

DRIVE4LLES



- ✓ No money down
- ✓ A payment you can afford
- ✓ Reduces your risk of negative equity

Drive4Less Offers Payments Up To 40% Lower Than Conventional Financing

Example

Financing Option	Conventional	Drive4Less Loan
Loan Amount	\$40,000	\$40,000
Monthly Payments	\$723.02	\$470.71*

*Payments 1-59 are \$470.71 with a 60th payment of \$18,500 (GFV)

Residual Value and Guaranteed Future Value (GFV): The residual is the projected value of the vehicle at loan maturity. Our program guarantees this residual - we call it the "Guaranteed Future Value." If your vehicle is worth less than what you owe on your loan at maturity, you can turn the vehicle in and "walk away."

In the example,
**Drive4Less is
 \$252.31
 less per
 month**

How Drive4Less Works

Eligible Vehicles

Future year, current year, and used vehicles up to five years old

Financing Terms

24 to 72 months

Residual Value

Established based on the term of the loan using industry approved guidelines similar to leasing

Payments

The difference between what you pay for the vehicle and the residual value is used to determine the principal portion of your payment, which results in a lower monthly payment than conventional financing

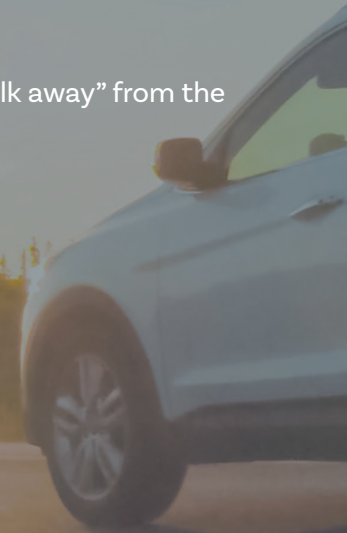
Options

At any time during your loan term:

- Sell the vehicle, pay the loan balance (including residual value) and keep any difference
- Use the vehicle as a trade-in, and the loan balance (including residual value) is paid as part of the transaction
- Keep the vehicle and refinance the loan balance (including residual value) as a used vehicle loan

At loan maturity:

- Return the vehicle and "walk away" from the residual value



Drive4Less Advantages

You Own the Vehicle

Unlike leasing where the vehicle is titled in the name of the leasing company, with Drive4Less the vehicle is titled in your name. This offers you greater flexibility both during the loan and at loan maturity.

No Down Payment Required

Most leases require a down payment, often referred to as a “Cap Cost Reduction”—Drive4Less does not.

No Security Deposit Required

Most leases require a security deposit — Drive4Less does not.

No First & Last Payments Required

Many leases require the first and last payments to be made at the time of loan disbursement — Drive4Less does not.

Mileage Options

You can select a 12,000, 15,000, or 18,000 miles per year option. The excess mileage cost is only \$.10 a mile, unlike leasing which can cost up to \$.25 per mile. End of term fees only apply if you exercise the “walk- away” option.

No Return Surprises

If you elect to return the vehicle during the term or at maturity, you won't be subject to hidden expenses. Traditional leasing has an excess wear and tear clause that is not clearly defined. In contrast, the Drive4Less program clearly defines the vehicle return condition requirements.

No Early Payoff Penalty

Because you own the vehicle, you may pay the loan off, sell the vehicle, or use it as a trade-in at any time during the term of the loan—without any penalty. With a traditional lease, these options typically come with a stiff “early termination” fee.

Local Return Option

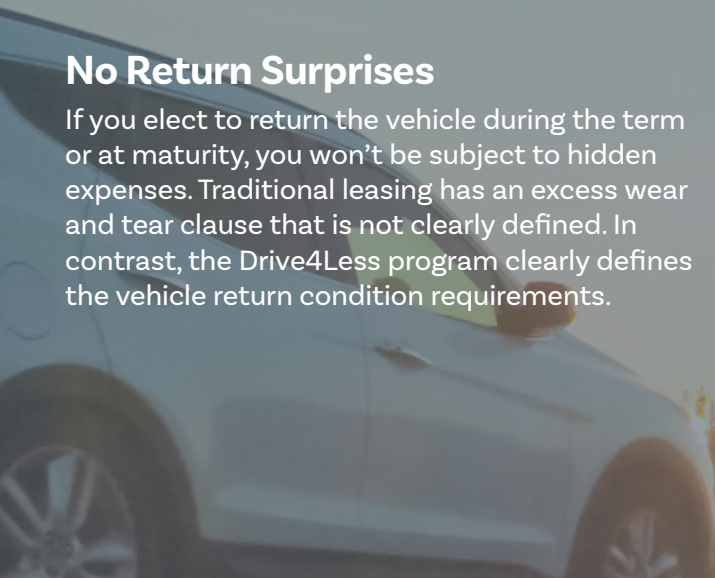
If you move during the term of a Drive4Less loan and elect to return the vehicle, your vehicle can be picked up from a mutually agreed upon location, anywhere in the US. Many leases require you to return the vehicle to the original dealership, so if you have moved the return costs would fall on you.

The Option To Keep Your Vehicle is Easy

With traditional leasing, if you decide to keep your vehicle, you have to buy it out. Which means you'll pay tax, title, and license on the vehicle you've been driving. With the Drive4Less program, you simply refinance your balance into a conventional loan, with no additional charges. It's already titled in your name.

Realistic Residual Value

Drive4Less uses standard industry residual values. The residual value is not inflated to arrive at an arbitrary lower payment. This means if you elect to keep the vehicle upon loan termination, you will not have to pay an inflated price to pay off the loan.





fibrecu.com | 800.205.7872

Longview

Main Office 822 Commerce Ave
Ocean Beach 2121 32nd Ave
Triangle Mall 800 Triangle Center

Kelso

1003 13th Ave S
102 NW 5th Ave

Castle Rock

202 Front Ave SW

Kalama

384 N First St

Woodland

1147 N Goerig St
Express: 1494 Dike Access Rd
Mortgage Center: 1147 N Goerig St

Rainier, OR

102 W 5th St

Astoria

85 W Marine Dr

Warrenton

1771 SE Ensign Ln

Seaside

2315 N Roosevelt Dr

Tillamook

1510 3rd St

Lincoln City

2004 NW 36th St

Newport

1625 N Coast Hwy



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