

How the program works



THE STOP-N-GO LOAN OFFERS PAYMENTS UP TO 40% LOWER THAN CONVENTIONAL FINANCING

EXAMPLE:

	Conventional Loan	Stop-N-Go Loan
Loan Amount	\$30,000	\$30,000
Loan Term	36 months	36 months
Guaranteed Future Value	n/a	\$16,500
Monthly Payments	\$869.13	\$464.80*

*Payments 1-35 are \$464.80 with a 36th payment of \$16,500 (GFV)

Eligible Vehicles	New and used vehicles (up to five model years old). All vehicles excluding motorcycles, commercial vehicles and RVs.
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: <ul style="list-style-type: none"> ✓ 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: <ul style="list-style-type: none"> ✓ Return the vehicle and walk away from the residual value.

The Stop-N-Go Loan Is

\$404.33

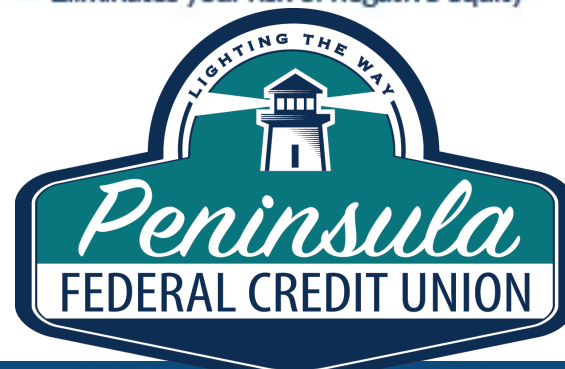
Less Per Month!

Apply

Stop-N-Go Loan



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



www.peninsulafcu.com



STOP-N-GO

LOAN

ADVANTAGES

- **You Own The Vehicle:** Unlike leasing where the vehicle is titled in the name of the leasing company, with the Stop-N-Go Loan the vehicle is titled in your name. This offers you greater flexibility both during the loan and at loan end.
- **No Down Payment Required:** Most leases require a down payment, often referred to as "Capitalization Cost" – our Stop-N-Go Loan does not.
- **No Security Deposit Required:** Most leases require a security deposit – our Stop-N-Go Loan does not.
- **No First & Last Payments Required:** Many leases require the first and last payments to be made at the time of loan disbursement – our Stop-N-Go Loan 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 per 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 "Back End" Surprises:** You will not be exposed to any hidden expenses either during the term of the loan or at loan end if you elect to return the vehicle. Leases have an excess wear and tear clause that is not clearly defined. In contrast, the Stop-N-Go Loan 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 lease you do not normally have these options without a stiff "early lease termination" penalty.
- **Local Return Option:** If you move during the term of a Stop-N-Go Loan and elect to return the vehicle, it may be returned locally. Many leases require you to return the vehicle to the original dealership, and if you have moved you will be responsible for the cost of returning it.
- **Private Auto Insurance Flexibility:** With a Stop-N-Go Loan you can determine what private auto insurance coverage you need. Most lease programs/companies dictate the minimum private collision and/or liability insurance coverage you must have. This is because with a lease, the lease company owns the vehicle and has exposure to liability in the event you are involved in an accident.
- **Realistic Residual Value:** The Stop-N-Go Loan 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.