

## Are you shopping for the lowest vehicle payment option?

### DrivingSense™ can lower your payment.

Below is an example of how DrivingSense™ financing can offer you a lower monthly payment. The example is based on a new popular vehicle assuming a loan amount of \$36,000 for 36 months.

	Conventional Loan	DrivingSense™ Loan
Loan Amount	\$36,000	\$36,000
Interest Rate	2.99% APR	4.49% APR
Number of Payments	36	36
Monthly Payment	\$1,046.84	\$713.03

**DrivingSense™ financing saves you \$333.81 per month!**

The Driving Sense online calculator enables you to shop for vehicles from the comfort of your own home in just four easy steps! Simply pick the (1) vehicle year, (2) vehicle make, (3) vehicle model, and (4) vehicle style from the drop down list provided on the calculator.

The above example is for illustrative purposes only. Rates and terms are subject to change. For an exact payment on a vehicle you are considering call or visit the credit union.

\*APR = Annual Percentage Rate. Subject to credit approval. Rates are subject to Lender's credit criteria, certain conditions, and restrictions. Your rate may be higher than the published rate. Rates are subject to change at any time without notice. For an exact payment on a vehicle you are considering, contact a Financial Service Advisor at (888) 328-8677. Repayment example: 2.99% APR for 36 months is \$29.08 per \$1,000 borrowed. 4.49% APR for 36 months is \$29.75 per \$1,000 borrowed.

The final payment is the residual value amount of \$14,475.00. You have four options to satisfy this payment: 1) Pay the residual amount and retain the vehicle; 2) Sell the vehicle, pay the residual amount and keep the difference; 3) Trade the vehicle and the residual amount will be satisfied as part of the transaction; or 4) Return the vehicle. If you elect to return the vehicle the following obligations exist: 1) All original equipment that came with the vehicle when you purchased it must still be with the vehicle; 2) If you exceed your Driving Sense loan mileage allowance, the excess mileage fee is \$.10 per mile; and 3) The condition of the vehicle when returned must be in accordance with the Loan Addendum which is provided to you at the time of loan disbursement. When you return the vehicle in accordance with the Loan Addendum, the residual amount is considered to have been fully satisfied and the loan is closed.

NOTE: The above monthly payment includes the cost for residual value protection that gives you the right to return the vehicle at loan termination date and protects you against any decline in the projected residual amount



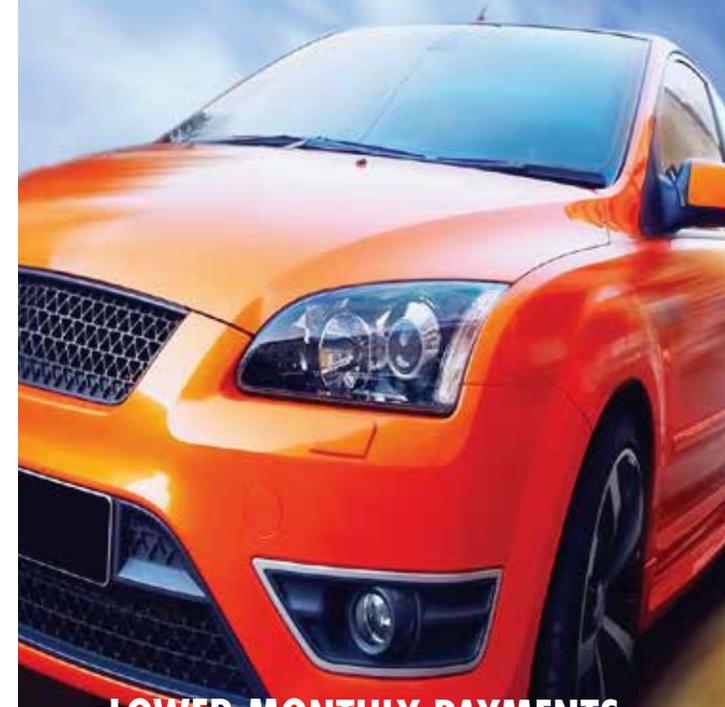
## First Northern Credit Union

**230 West Monroe Street,  
Suite 2850  
Chicago, IL 60606  
Phone: 888-328-8677  
Fax: 312-853-0588  
[www.fncu.org](http://www.fncu.org)**

# Introducing



**DrivingSense™**



**LOWER MONTHLY PAYMENTS  
THAN CONVENTIONAL FINANCING**

**BETTER THAN LEASING**

# A Safe Solution for a Low Monthly Payment...



DrivingSense™ is a vehicle financing program that offers you a viable option to leasing and a lower monthly payment than conventional financing. In fact, while similar in concept to leasing, DrivingSense™ financing overcomes many disadvantages of a typical leasing program. Some members

prefer DrivingSense™ financing because they “own” the vehicle vs. leasing where the lease company owns the vehicle. Others prefer DrivingSense™ because the financing allows them to buy a new vehicle every two or three years. Most people today are payment driven in their financing decisions. DrivingSense™ puts your member in the car they want with no money down at a payment they can afford while eliminating the member’s risk of “negative equity.”

## How DrivingSense™ Works...

Based on the term of the loan (number of years financed), a residual value is established using industry approved guidelines, similar to leasing. 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. Current year and used (1-5 years old) model cars, vans and light trucks qualify for DrivingSense™ financing. New and used vehicles can be financed 24 to 72 months. At the end of your loan, you have the option to:

- Sell the vehicle, pay the residual value and keep any difference,
- Use the vehicle as a trade-in, and the residual value is paid as part of the transaction,
- Keep the vehicle and refinance the residual value as a used vehicle loan, or
- Return the vehicle at loan end.

## Better Than Leasing...

In addition to a lower monthly payment than conventional financing, this unique vehicle financing program offers you many benefits over leasing. You have the option to buy, trade or sell the vehicle during the term of the loan, or you may elect to return the vehicle at the end of the loan.

- **You Own The Vehicle:** First and foremost, with DrivingSense™ financing you own the vehicle. Unlike leasing where the vehicle is titled in the name of the leasing company, with DrivingSense™ financing 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” – DrivingSense™ does not.
- **No Security Deposit Required:** Most leases require a security deposit – DrivingSense™ does not.
- **No First & Last Payments Required:** Many leases require the first and last payments to be made at the time of loan disbursement – DrivingSense™ does not.
- **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. This is what has caused the phrases “hidden cost of leasing” and “back end noise of leasing.” DrivingSense™ clearly defines the vehicle return condition requirements.
- **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.
- **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 paying a stiff “early lease termination” penalty.

- **Local Return Option:** If you move during the term of a DrivingSense™ loan and elect to return the vehicle, it may be returned locally where you live. Many leases require you to return the vehicle to the dealership from which you purchased it, and if you have moved you will be responsible for the cost to get it back to the original dealer.
- **Private Auto Insurance Flexibility:** With a DrivingSense™ 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 DrivingSense™ financing program 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.



**Check Out DrivingSense™ Financing Today. It Could Put You Behind The Wheel Of Your Dream Machine Tomorrow!**