

Financing is Smart.

Important CASH considerations.

When it comes to big ticket items, paying in cash can leave you exposed. With today's competitive financing options, our customers can enjoy the benefits of keeping cash on hand, reducing high-interest debts, or making smart investments.



Do You Have Any of the Following?



Cash on Hand for Emergencies?



High-interest Rate Credit Cards?



A Mortgage to be Paid Down?

Benefits of Keeping Cash

- Invest to Earn Compounded Interest
- More Cash on Hand
- More Financial Flexibility

Cautions of Paying with Cash

- Vehicles Depreciate
- Less Cash on Hand for Emergencies
- Less Financial Flexibility

Financing is Smart.

The chart on the right illustrates the potential monthly investment gains when choosing to finance your vehicle with a loan and invest the money, rather than making an upfront cash payment. **In this example, we consider an investment amount of \$25,000.**



Finance the Vehicle Using a Simple Interest Loan.

LOAN AMOUNT: **\$25,000**
ANNUAL INTEREST RATE: **6.99%***

MONTHLY TERM	TOTAL INTEREST PAID ON LOAN	MONTHLY PAYMENT
24	\$1,860.83	\$1,119.20
36	\$2,785.27	\$771.81
48	\$3,729.93	\$598.54
60	\$4,694.72	\$494.91
72	\$5,679.57	\$426.11

Invest Your Cash and Benefit from the Power of Compound Interest.

INITIAL INVESTMENT: **\$25,000**
RATE OF RETURN: **4.99%**

MONTHLY TERM	TOTAL INTEREST EARNED ON INVESTMENT
24	\$2,618.03
36	\$4,028.13
48	\$5,510.23
60	\$7,068.00
72	\$8,705.30

You Save By Financing.

Investment Gain by Month:

24	\$757.20
36	\$1,242.86
48	\$1,780.30
60	\$2,373.28
72	\$3,025.73

*for example only; actual rate may vary