



FNA RATE AND DISCOUNT GUIDELINES

- \$7500 or less to finance, \$500 discount
- \$7501 to \$12500 to finance \$750 discount
- \$12501 to \$17500 to finance \$1000 discount
- \$17501 to \$20000 to finance \$1250 discount
- \$20001 or greater to finance \$1500 discount
- All discounts are based on 36 month, or less, terms. Additional term may require additional discount.
- All contracts require a minimum of 25% down payment of total selling price, including processing fee or service contract if applicable. Trade-ins will be evaluated by FNA to determine the ACV to be applied towards the 25% down payment requirement.
- 16.95% APR for contracts with amount financed at Black Book Average Wholesale or less
- 17.95% APR for contracts with amount financed at Black Book Average Wholesale to 90% of Black Book Average Retail.
- 18.95% APR for contracts with amount financed from 90.1% to 100% of Black Book Average Retail.
- No contracts over 100% of Black Book Average Retail.
- No payment due dates after the 25th.
- All Vehicles to be financed must be published on the Dealership website with a description and photos showing all added equipment and odometer at time of sales.

These rates and discounts are guidelines; the actual purchase of all contracts is subject to approval of Financieros Norte Americanos, Inc. on a contract-by-contract basis.