

## Balloon Lending Opportunity Vehicles January-February 2020 Residual Book Period

### *AFG Announcements*

- We are pleased to announce that select Tesla Models are now available on AFG's residual based financing programs. Eligible models can be found on the AFG residual value and payment quoting calculator.
- Early bird registration is open for the 2020 AFG User Conference. Register today and save: [www.afgconference.com](http://www.afgconference.com)
- AFG's mission is to provide the best training possible to all employees. As part of this effort we have implemented quarterly contests to elicit responses to our follow-up training survey and to encourage team members to watch all four videos to help improve their skills when presenting the Balloon Loan product to members. Each quarter we give a \$50 gift card away to each winner. Congratulations to the winners of the Q4 2019 drawing:
  - Video – Kevin Romanshek, Whitefish CU
  - Survey – Karen Pojanowski, Members Cooperative CU

### *AFG Hot Sheets*

If you are new to this alert, you can watch this 2-minute video to learn more about the hot sheets.

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**Pre-Owned Vehicle Opportunity "Hot Sheet"**  
November-December 2019

The following abbreviated examples are as an example and meant only as a starting point. They are based on Market Value Report (MVR) as of 10/31/2019. Gross Profit is no money down, no TFL, transportation, buy here, pay here "cash" is calculated. The calculation for conventional financing is based on a 3% interest rate and the AFG lease program rate 3.4%.

MPG and purchase prices are based on Market Value Report auction averages. These examples were selected for more than their own merits. These are vehicles that are available for purchase based on auction transaction frequency at our facilities. MVRs, Annual Allowance rates and calculated at 10/31/2019.

NOTE: Wash your hands and wear a mask before you get on so they don't exceed the new virus release allowed by model year on the vehicle at our facilities.

Year / Make / Model	Available Vehicles	Miles	All MVR + \$2,000	AFG LBP			Conv. Fin.
				36	48	60	
2017 Acura MDX AWD Tech Pkg	140	20,201	\$32,800	\$171	\$413	\$411	\$720 / \$517 / \$519
2017 BMW X3 XDRIVE35i	236	25,976	\$29,900	\$910	\$623	\$684	\$1067 / \$846 / \$896
2018 BMW 3 SERIES 4dr 320i	636	27,759	\$17,100	\$279	\$214	\$276	\$386 / \$159 / \$273
2018 BMW 5 SERIES 4dr Sedan 525i xDrive	406	33,422	\$22,300	\$660	\$487	\$535	\$746 / \$648 / \$646
2017 BMW X5 4dr Xplore Drive R50	144	30,776	\$35,700	\$688	\$584	\$631	\$794 / \$648 / \$654
2019 Buick ENCLAVE Essence AWD 4dr With Leather	102	12,701	\$31,100	\$272	\$340	\$363	\$492 / \$366 / \$463
2017 Buick ENCLAVE AWD 4dr With 4 wheels	102	27,763	\$15,800	\$158	\$219	\$217	\$351 / \$267 / \$345
2019 Chevrolet Camaro 2dr Coupe 1LT	136	15,783	\$21,000	\$268	\$258	\$242	\$489 / \$369 / \$327
2018 Chevrolet Cruze 5dr Hatchback LT AT	177	16,912	\$14,400	\$251	\$222	\$198	\$328 / \$286 / \$277
2019 Chevrolet Cruze 5dr Hatchback LT AT	140	25,492	\$14,000	\$263	\$222	\$196	\$370 / \$288 / \$287
2018 Chevrolet Equinox AWD 4dr With LT	161	14,889	\$20,400	\$275	\$215	\$242	\$459 / \$371 / \$317
2019 Chevrolet Equinox AWD 4dr With LT	110	24,280	\$19,200	\$268	\$219	\$236	\$427 / \$349 / \$326
2019 Chevrolet Impala 4dr Sedan LT w/1LT	137	13,175	\$18,400	\$206	\$278	\$212	\$431 / \$310 / \$311
2018 Chevrolet Malibu 4dr Sedan LT	288	22,991	\$16,500	\$268	\$255	\$227	\$362 / \$330 / \$326

## Pre-Owned Vehicle Opportunities

What's on this current Pre-Owned Vehicle "Hot Sheet"? During each Automotive Lease Guide (ALG) book cycle, there are always particularly advantageous opportunities based on the relationship between selling price and residual value, and the September-October 2019 residual book is no exception. A quick glance at the following examples will show there are vehicles that savvy dealers will want to acquire as inventory and market to build traffic and generate profit.

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**New Vehicle Opportunity "Hot Sheet"**  
November-December 2019

2020 Chevrolet Truck SILVERADO 2500HD	2019 Dodge CHALLENGER	2019 Hyundai KONA
2020 Chevrolet Truck SILVERADO 3500HD	2019 Dodge CHARGER	2019 Hyundai SANTA FE
2020 Chevrolet Truck TRAIL-BLazer	2019 Dodge GRAND CARAVAN	2019 Hyundai SONATA
2020 GMC Truck SIERRA 2500HD	2019 Dodge Truck DURANGO	2019 Hyundai TUCSON
2020 GMC Truck SIERRA 2500HD DENALI	2019 Dodge Truck JOURNEY	2019 Infiniti QX50
2020 Hyundai PALISADE	2019 Ford Truck ECOSPORT	2019 Infiniti QX60
2020 Hyundai Tucson	2019 Ford Truck EDGE	2019 Jeep CHEROKEE
2020 Jeep CHEROKEE	2019 Ford Truck ESCAPE	2019 Jeep COMPASS
2020 Jeep GLACIATOR	2019 Ford Truck EXPEDITION	2019 Jeep GRAND CHEROKEE
2020 Jeep GRAND CHEROKEE	2019 Ford Truck EXPLORER	2019 Jeep RENEGADE
2020 Jeep WRANGLER	2019 Ford Truck F-150	2019 Jeep WRANGLER
2020 Kia SOUL	2019 Ford Truck F-250 SUPER DUTY	2019 Nissan ARMADA
2020 Kia TELLURIDE	2019 Ford Truck F-350 SUPER DUTY	2019 Nissan FRONTIER
2020 Ram Truck RAM 1500	2019 Ford Truck RANGER	2019 Nissan KICKS
2020 Toyota 4RUNNER	2019 GMC Truck ACADIA	2019 Nissan PATHFINDER
2020 Toyota TACOMA	2019 GMC Truck CANYON	2019 Nissan ROGUE
2020 Toyota TUNDRA	2019 GMC Truck SIERRA 1500	2019 Nissan TRUCK
2020 Nissan ROKK	2019 GMC Truck SIERRA 1500 DENALI	2019 Ram Truck RAM 1500
2019 Buick ENCLAVE	2019 GMC Truck SIERRA 2500HD	2019 Ram Truck RAM 1500 CLASSIC
2019 Cadillac ESCALADE	2019 GMC Truck SIERRA 2500HD DENALI	2019 Ram Truck RAM 2500
2019 Chevrolet CAMARO	2019 GMC Truck SIERRA 2500HD DENALI	2019 Ram Truck RAM 3500
2019 Chevrolet CORVETTE STINGRAY COUPE	2019 GMC Truck TORONTO	2019 Subaru ASCENT
2019 Chevrolet CRUZE	2019 GMC Truck YUKON	2019 Subaru CROSSTREK
2019 Chevrolet MALIBU	2019 GMC Truck YUKON XL	2019 Subaru FORESTER
2019 Chevrolet Truck BLAZER	2019 Honda ACCORD	2019 Toyota 4RUNNER
2019 Chevrolet Truck COLORADO	2019 Honda CIVIC	2019 Toyota CAMRY
2019 Chevrolet Truck EQUINOX	2019 Honda CIVIC SEDAN	2019 Toyota HIGHLANDER
2019 Chevrolet Truck SILVERADO 1500	2019 Honda CRUZE	2019 Toyota RAV4

## New Vehicle Opportunities

What's selling at AFG? This list is based on ACTUAL transactions from the last two months. Past performance does not necessarily predict future results since factory programs change regularly.

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