

## Balloon Lending Opportunity Vehicles January-February 2021 Residual Book Period

### *AFG Announcements*

- AFG's goal 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 2020 drawing:
  - Video – Courtney Price – Arkansas Federal Credit Union
  - Survey/Training responses – Hannah Mery – Arkansas Federal Credit Union

### *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 12/31/2019. Gross Profit is no money down, no TFL, transportation, buy here, sell here "cash" is calculated. The calculation for conventional financing is based on a 3% interest rate and the AFG lease program rate 3.4%.

Miles and purchase prices are based on Market Value Report auction averages. These examples were selected for more than their own sake. These are vehicles that are available for purchase based on auction transaction frequency at our facilities. MVRs, Annual Allowable Miles and calculated at 20,000.

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

| Year / Make / Model                             | Available Vehicles | Miles  | MSRP + \$2,000 | AFG LSP |       |       |              | Conv. Fin.     |
|---|--------------------|--------|----------------|---------|-------|-------|--------------|----------------|
|   |                    |        |                | 36      | 48    | 60    | 48 / 60 / 72 |                |
| 2017 Acura MDX AWD Tech Pkg                     | 140                | 20,201 | \$32,800       | \$175   | \$183 | \$111 | \$70         | \$517 / \$19   |
| 2017 BMW X3 XDRIVE35i                           | 236                | 25,976 | \$29,900       | \$110   | \$63  | \$84  | \$167        | \$468 / \$36   |
| 2018 BMW 3 SERIES 4dr 320i                      | 636                | 27,759 | \$17,100       | \$179   | \$14  | \$26  | \$36         | \$119 / \$27   |
| 2018 BMW 5 SERIES 4dr Sp. DR. 508i              | 406                | 33,422 | \$22,300       | \$463   | \$167 | \$217 | \$368        | \$488 / \$348  |
| 2017 BMW X5 4dr High Drive 35i                  | 144                | 30,776 | \$35,700       | \$168   | \$164 | \$131 | \$74         | \$548 / \$164  |
| 2019 Buick ENCLAVE Essence AWD 4dr With Leather | 102                | 12,701 | \$31,100       | \$171   | \$163 | \$163 | \$162        | \$168 / \$163  |
| 2017 Buick ENCLAVE AWD 4dr With 4 wheels        | 102                | 27,763 | \$15,800       | \$158   | \$129 | \$117 | \$101        | \$1267 / \$145 |
| 2019 Chevrolet Camaro 2dr Coupe LT              | 136                | 15,783 | \$21,000       | \$168   | \$168 | \$242 | \$489        | \$368 / \$217  |
| 2018 Chevrolet Cruze Sport LT AT                | 177                | 16,912 | \$14,400       | \$151   | \$122 | \$148 | \$138        | \$126 / \$127  |
| 2019 Chevrolet Cruze Sport LT AT                | 140                | 25,432 | \$14,000       | \$163   | \$122 | \$148 | \$171        | \$208 / \$127  |
| 2018 Chevrolet Equinox AWD 4dr High Drive LT    | 161                | 14,889 | \$20,400       | \$171   | \$115 | \$142 | \$159        | \$171 / \$117  |
| 2018 Chevrolet Equinox AWD 4dr High Drive LT    | 110                | 24,280 | \$19,200       | \$161   | \$119 | \$126 | \$127        | \$154 / \$126  |
| 2018 Chevrolet Impala 4dr Sedan LT w/ LT        | 137                | 13,175 | \$16,400       | \$106   | \$178 | \$112 | \$43         | \$133 / \$111  |
| 2018 Chevrolet Malibu 4dr Sedan LT              | 216                | 22,971 | \$16,100       | \$168   | \$151 | \$127 | \$162        | \$130 / \$126  |

## 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 January-February 2021 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 3500HD DENALI | 2019 Ram Truck RAM 3500         |
| 2020 Chevrolet CORVETTE STINGRAY COUPE | 2019 GMC Truck TERRAN               | 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             |
| 2020 Chevrolet Truck COLORADO          | 2019 Honda CIVIC                    | 2019 Toyota CAMRY               |
| 2019 Chevrolet Truck EQUINOX           | 2019 Honda CIVIC SEDAN              | 2019 Toyota HIGHLANDER          |
| 2019 Chevrolet Truck TRAIL-BLazer      | 2019 Nissan CRUIZER                 | 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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