

## Balloon Lending Opportunity Vehicles July-August 2021 Residual Book Period

### *AFG Announcements*

- Don't forget to register for the 2021 AFG User Conference, October 13-15, in Miami. For details on the agenda and to register, please visit [www.afgconference.com](http://www.afgconference.com)
- AFG's goal is to provide the best possible training 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 Q2 2021 drawing:
  - Training and Videos – Vanessa Thompson – SeaComm FCU
  - Survey – Luke Wilkerson – Dupaco Community 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 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 merits. These are vehicles that are available for purchase based on auction transactions 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 virus release allowed by model year on the vehicle at our facilities.

Year / Make / Model	Available Vehicles	Miles	MSRP + \$2,000	AFG LBP			Conv. Fin.
				36	48	60	
2017 Acura MDX AWD Tech Pkg	140	20,201	\$32,800	\$175	\$183	\$111	\$70 / \$107 / \$119
2017 BMW X3 XDRIVE28i	236	25,976	\$29,900	\$110	\$63	\$84	\$167 / \$161 / \$166
2018 BMW 3 SERIES 4dr I25i	636	27,759	\$17,100	\$179	\$154	\$136	\$119 / \$119 / \$123
2018 BMW 5 SERIES 4dr Sp. DR. 50i	406	33,422	\$22,300	\$463	\$187	\$137	\$166 / \$148 / \$146
2017 BMW X5 4dr Xp. Dr. 35i	144	30,776	\$35,700	\$168	\$164	\$131	\$134 / \$144 / \$154
2019 Buick ENCLAVE Essence AWD 4dr With Leather	102	12,701	\$31,100	\$171	\$163	\$163	\$162 / \$160 / \$163
2017 Buick ENCLAVE AWD 4dr With 4 wheels	110	27,710	\$15,800	\$158	\$129	\$117	\$101 / \$107 / \$115
2019 Chevrolet Camaro 2dr Coup LT	136	15,783	\$21,000	\$168	\$158	\$142	\$149 / \$141 / \$137
2018 Chevrolet Cruze Sport LT AT	177	16,912	\$14,400	\$111	\$112	\$118	\$118 / \$106 / \$117
2019 Chevrolet Cruze Sport LT AT	140	16,482	\$14,000	\$111	\$112	\$118	\$118 / \$106 / \$117
2018 Chevrolet Equinox AWD 4dr With LT	161	14,889	\$20,400	\$171	\$115	\$142	\$159 / \$171 / \$177
2018 Chevrolet Equinox AWD 4dr With LT	110	24,280	\$19,200	\$111	\$111	\$126	\$127 / \$149 / \$146
2018 Chevrolet Impala 4dr Sedan LT w/ LT	137	11,175	\$16,400	\$106	\$119	\$112	\$131 / \$110 / \$111
2018 Chevrolet Malibu 4dr Sedan LT	216	22,971	\$16,100	\$111	\$111	\$127	\$132 / \$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-BLAZE	2019 Dodge GRAND CARAVAN	2019 Hyundai SONATA
2020 GMC Truck SIERRA 2500HD	2019 Dodge Truck DURANGO	2019 Hyundai TUCSON
2020 GMC Truck SIERRA 3500HD 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 3500 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 3500HD DENALI	2019 Ram Truck RAM 2500
2019 Chevrolet CAMARO	2019 GMC Truck SIERRA 3500HD DENALI	2019 Ram Truck RAM 3500
2019 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
2019 Chevrolet Truck COLORADO	2019 Honda CIVIC HATCHBACK	2019 Toyota CAMRY
2019 Chevrolet Truck EQUINOX	2019 Honda CIVIC SEDAN	2019 Toyota HIGHLANDER
2019 Chevrolet Truck TRAIL-BLAZE 4x4	2019 Nissan GT-R	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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