

Balloon Lending Opportunity Vehicles November-December 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 Q3 2021 drawing:
 - Video – Lisa Olson – Northern Communities CU
 - Survey/Training responses –Heather Taylor – Empower FCU
- The 2022 AFG User Conference will take place in Charleston, SC, October 12-13. An email with a registration link will go out shortly, please look out for it.

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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AFG 5555 San Felipe, Suite 2100 | Houston, TX 77056
877.354.4234 | www.autofinancialgroup.com

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 11/20/19. 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 435 program rate 3.4%.

Miles and purchase prices are based on Market Value Report auction averages. These examples were selected for more than their average. These are vehicles that are available for purchase based on auction transaction frequency at our facilities. MVRs. Annual allowed miles are calculated at 12,000.

NOTE: Wash your hands and on vehicles being considered so they don't exceed the residual value allowed by model year on the vehicle at auction origin.

Year / Make / Model	Available Vehicles	Miles	All MVR + \$2,000	AFG RRP			Conv. Fin.
				36	48	60	
2017 Acura MDX AWD Tech Pkg	140	20,201	\$32,800	\$375	\$413	\$411	\$70 / \$517 / \$19
2017 BMW X3 XDRIVE35i	236	29,376	\$29,900	\$910	\$843	\$844	\$167 / \$468 / \$366
2018 BMW 3 SERIES 4dr I35i	636	27,759	\$17,100	\$279	\$214	\$216	\$36 / \$119 / \$273
2018 BMW 5 SERIES 4dr Sp. DR. 508i	406	33,442	\$22,300	\$663	\$587	\$575	\$166 / \$488 / \$346
2017 BMW X5 4dr High Drive	144	30,776	\$35,700	\$688	\$584	\$531	\$194 / \$548 / \$354
2019 Buick ENCLAVE Essence AWD 4dr With Leather	102	12,701	\$31,100	\$375	\$340	\$343	\$62 / \$168 / \$143
2017 Buick ENCLAVE AWD 4dr With 4 wheels	110	27,763	\$15,800	\$158	\$219	\$217	\$31 / \$127 / \$145
2019 Chevrolet Camaro 2dr Coupe LT	136	15,783	\$21,000	\$268	\$258	\$242	\$48 / \$138 / \$127
2018 Chevrolet Cruze Hatchback LT	177	16,912	\$14,400	\$251	\$222	\$198	\$38 / \$126 / \$127
2019 Chevrolet Cruze Hatchback LT	140	25,482	\$14,000	\$243	\$222	\$198	\$37 / \$126 / \$127
2018 Chevrolet Equinox AWD 4dr High Drive LT	161	14,889	\$20,400	\$275	\$255	\$242	\$49 / \$131 / \$117
2019 Chevrolet Equinox AWD 4dr High Drive LT	110	24,240	\$19,200	\$268	\$249	\$236	\$42 / \$134 / \$126
2019 Chevrolet Impala 4dr Sedan LT w/1LT	137	13,175	\$16,400	\$206	\$219	\$212	\$31 / \$110 / \$111
2018 Chevrolet Malibu 4dr Sedan LT	288	22,971	\$16,500	\$268	\$255	\$227	\$32 / \$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 November-December 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 ESCORT	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 ENCORE	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
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 CR-V	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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