



630-552-7974 fax. 630-552-7937

DEALER PROGRAM 2014 FIRST TIME BUYER PROGRAM

Mileage	Model Year	Terms	Rate ranges
0 to 20K	0 - 2yrs old	49-72 months	13%-18%
20K - 35K	2yrs - 4yrs old	43-60 months	13%-18%
35K - 50K	4yrs - 5yrs old	25-60 months	14%-19%
50K - 65K	4yrs - 6yrs old	25-54 months	14%-19%
65K - 80K	5yrs - 7yrs old	25-54 months	14%-20%
80K+	6yrs +	13-49 months	14%-21%

The above retail matrix is a guideline for the dealer and is subject to final approval by PEOPLES CREDIT, INC (PC). PEOPLES CREDIT, INC. will also offer some flexibility on the above terms when compensating factors warrant.

NO HOLDBACK!

\$95 ACQUISITION FEE!

REQUIREMENTS:

College Grads: Max loan \$25K, Proof of Graduation (copy of diploma, graduation date not more than 1 yr from loan date), Minimum 6 months on job in field related to degree, Minimum 6 months residence, 2 yrs previous residence in lending area, 20% down, debt to NET income ratio max 45%, no Charged off loans, Repo, Civil Judgments or Bankruptcy or delinquent child support.

Non College Grads: Max loan \$20K Min 1 yr Job and at least 1 yr previous job with no lapse in employment more than 3 months. Min 1 year residence, 2 years previous in lending area 20% down, debt to NET income ratio max 45%, no Charged off loans, Repo, Civil Judgments or Bankruptcy or delinquent child support.

TERMS AND CONDITIONS:

Same as 2014 RETAIL AUTO PROGRAM SUBPRIME \$15000 AND LESS.

PEOPLES CREDIT, INC. reserves the right to approve each deal on its own merit and may elect to alter the terms of an approval from these guidelines.

All approvals are subject to normal underwriting policies and procedures.