



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

DEALER PROGRAM: 2018 STANDARD PLAN

Mileage	Model Year	Terms	Rate ranges
0 to 20K	0 - 2yrs old	49-60 months	13%-24%
20K - 35K	2yrs - 4yrs old	43-60 months	13%-25%
35K - 50K	4yrs - 5yrs old	25-49 months	13%-28%
50K - 65K	4yrs - 6yrs old	25-49 months	14%-29%
65K - 80K	5yrs - 7yrs old	25-43 months	14%-31%
80K+	6yrs +	13-37 months	14%-36%

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!

\$149 ACQUISITION FEE!

TERMS AND CONDITIONS:

Amount financed: PCI. uses NADA CLEAN trade-in value +/- hard adds and mileage in conjunction with customer quality to determine the advance on an individual contract.

GPS

Dealer must install PASSTIME GPS device on all as inducement to purchase contracts unless otherwise waived in writing. We provide a vendor source.

INSURANCES:

GAP:

Dealer may sell GAP using only **INSURED GAP PRODUCTS** with a maximum premium of **\$500.00**

HAZARD:

All loans with proceeds \$2500 or more are required to have proof of full insurance with lien to PCI & maximum deductible of \$500 prior funding.

VSI:

PCI will require VSI insurance on all loans at a cost of \$199 per deal. This is a Pass through product where PCI earns no income. It provides Hazard Insurance protection for repossessed vehicles and skip coverage.

WARRANTIES:

All Approvals come with an automatic approval to sell a Route 66 Warranty which pays the dealer a flat commission of \$400 on warranties of 24 months or more. Charge backs will be deducted from commissions on future warranty sales. Dealer must sign up for web access, PCI retains premium and forwards to Warranty Company. This is the only approved warranty.

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.