

Introducing a New Way to Buy a Car...

The R Team Auto Plan

Why Pay for the Whole Car?



GFV
(Guaranteed Future Value)
\$16,500

Pay for
what you use!
\$13,500

The R Team Auto Plan offers payments up to 40% lower than Conventional Financing. There are no upfront fees and no prepayment penalties or early termination fee.

Example: Vehicle with a loan amount of \$30,000, a loan term of 36-months and a Guaranteed Future Value of \$16,500.

Financing option	Conventional Loan	R Team Auto Plan
Loan Amount	\$30,000	\$30,000
Monthly Payments	\$869.13	\$464.80*
*Payments 1-35 are \$464.80 with a 36th payment of \$16,500 (GFV)		

The R Team Auto Plan saves you **\$404.33 Per Month!** Pay for what you use, it just makes sense...

Guaranteed Future Value
\$16,500

But what if it's worth...

\$14,500

• "Walk Away"

\$17,500

- Trade-in
- Keep
- Sell
- Refinance

Guaranteed Future Value means options at loan maturity.

- ***TRADE-IN** vehicle and apply positive equity toward next vehicle
- ***PAY FINAL** payment (guaranteed Future Value) and **KEEP** vehicle
- ***TURN IN** vehicle and **"WALK AWAY"** from the final payment (Guaranteed Future Value)

RFCU
Rutgers Federal Credit Union

[Click here to apply](#)

**EQUAL OPPORTUNITY
LENDER**

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

*Subject to credit approval, APR=Annual Percentage rate, Rates as low as 3.49%, Balloon Terms: 24-72 months (Includes banded terms, 39, 42, 51, 54, 63, and 66), Eligible Vehicles: Future Year, Current Year, and up to 5 years used (Note: Mileage limitations based on vehicle year., Mileage options: 12,000, 15,000 or 18,000 per annum (in addition to current mileage on the odometer at loan origination.), Over-mileage Fee: \$.10 per mile, Disposition Fee: \$195, plus Residual Insurance Surcharge if applicable; Residual Insurance Surcharge: Residual =>\$20,000 = \$400, Residual=>\$30,000 = \$575, Residual=>\$40,000 = \$725, Excess Wear & Tear: AFG has an option which provides the borrower with a maximum \$1,500 allowance towards any excess wear and tear and/or excess mileage charges on surrendered vehicles. (Inquire for more information), Residual Value: Created by Automotive Lease Guide and Insured by RVI America.