

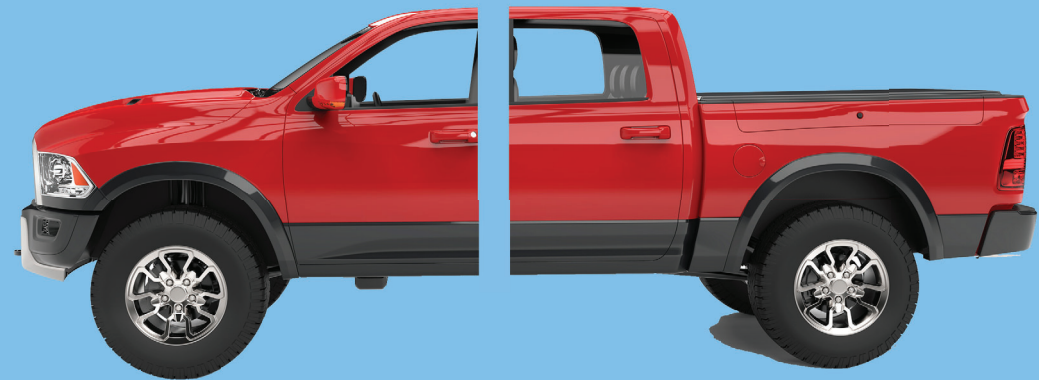
DRIVE4LESS

POPA's DRIVE4LESS OFFERS PAYMENTS UP TO
40% LOWER THAN CONVENTIONAL FINANCING

EXAMPLE: Vehicle with a loan amount
of \$30,000, a loan term of 36-months and a
Residual Value of \$24,150.

| Financing Option | Conventional Loan | Drive4Less |
|------------------|-------------------|------------|
| Loan Amount | \$30,000 | \$30,000 |
| Monthly Payments | \$862 | \$251.00* |

WHY PAY FOR THE WHOLE CAR?



Residual Value*
\$24,150

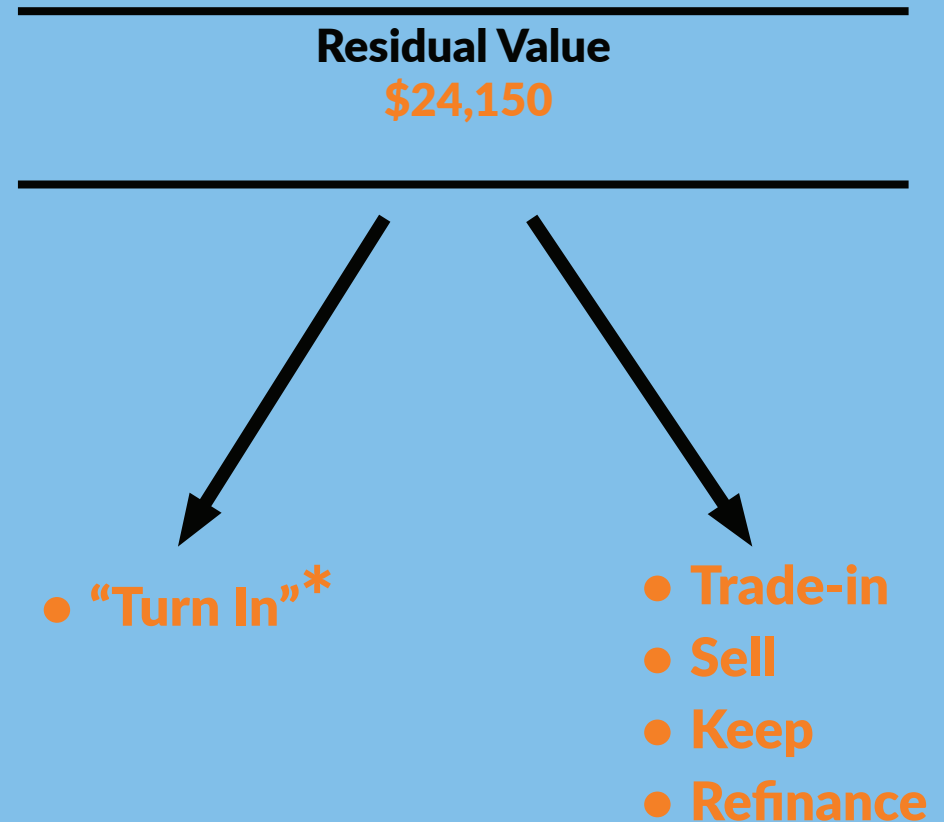
You Save **\$611.00** Per Month!

IT JUST MAKES SENSE.

* Example assumes an APR of 2.24% for a Conventional and 3.895% for a Drive4less loan. Your APR is based on your creditworthiness and may be different. Payments 1-35 are \$251.00 with a 36th payment of 24,150 Residual Value. Residual Value may vary depending on vehicle options, year, make, model of vehicle and term being financed.

RESIDUAL VALUE MEANS OPTIONS AT LOAN MATURITY

- ✓ **TRADE IN** vehicle and apply positive equity toward next vehicle
- ✓ Make final payment (Residual Value) and **KEEP** vehicle
- ✓ **TURN IN*** vehicle



Check out ***Drive4Less*** Today!
It Could Put You Behind the Wheel of Your Dream Vehicle Tomorrow.

* At the time of "Turn In", member may be subject to over-mileage, disposition, and excess wear and tear fees if applicable at the end of term.