

Customer FAQs – Premier

What are the interest rates and other terms of the finance program?

Your annual percentage rate (APR) and high credit will be dependent on your FICO score. The APR ranges from 9.99% to 17.99% and is fixed for the duration of the contract. The financing terms range from 18 to 48 months based directly on the total amount financed. The first contractual payment installment will be due 30 days from the date of signed documents and each month thereafter. Subsequent monthly installments will be made through the borrower's method of payment each month. The minimum financed amount is \$500.00. Not all buyers may qualify.

What is the 'Same as Cash' option?

Your Installment Contract for your purchase may be paid in full at any time within the Promotional Period indicated on the contract from the date of disbursement ("Promotional Period"), and upon payment in full of the promotional balance within the specified period, any accrued finance charges will not be charged to your account.

Regular monthly payments in the amount shown on your contract will be due on the monthly date during the Promotional Period in accordance with the payment schedule shown on your contract. However, larger payments may be made at any time to pay the promotional balance in full before the end of the Promotional Period.

If you do not pay the promotional balance in full within the Promotional Period or if you fail to make all regularly scheduled payments during the Promotional Period in full and on time, then the accrued finance charges will be charged to your account.

Are there any pre-payment penalties for paying off the loan early?

You may pay off your contract in full at any time without penalty.

How long do I have to spend my full approved amount?

The credit amount that you were approved for is good for 60 days from the date you receive your pre-approval. Minimum credit amount must be at least \$500.00. The maximum numbers of open financed contracts are restricted to two (2) up to your approved high credit. Be sure to read ALL of the contract disclosure information and if you have any questions feel free to contact U.S. Credit, Inc at (844) 223-2632 or financing@uscreditinc.com.

Are there additional cost, fees or taxes?

There are no fees associated with the application process. Any shipping and handling costs charged by the dealer may be added to your final invoice. These fees will be included in the financed amount. Taxes will vary from state to state. There is no money down required.

How do I make payments?

Your payments will begin 30 days from the date you sign the loan documents. You will have a choice of paying by ACH-automatic withdrawal from your bank account, debit/credit card or by check. You will have access to an on-line customer portal where you can make payments and manage your account.