

AUTO
Loan Payment Examples

| San Antonio | | | |
|-------------|---------------|-------|------------------------|
| Model Year | Term (Months) | APR† | Payment per \$1.000 †† |
| 2015-2020 | 66 | 2.49% | \$16.25 |
| 2011-2014 | 66 | 2.99% | \$16.48 |
| 2010-Older | 66 | 4.19% | \$17.03 |
| 2015-2020 | 75 | 2.99% | \$14.66 |
| 2011-2014 | 75 | 3.49% | \$14.89 |
| 2010-Older | 75 | 4.69% | \$15.44 |
| 2015-2020 | 84 | 3.49% | \$13.46 |
| 2011-2014 | 84 | 3.99% | \$13.69 |
| 2010-Older | 84 | 5.19% | \$14.26 |

| Austin | | | |
|------------|---------------|-------|------------------------|
| Model Year | Term (Months) | APR† | Payment per \$1.000 †† |
| 2015-2020 | 66 | 2.44% | \$16.23 |
| 2011-2014 | 66 | 2.94% | \$16.45 |
| 2010-Older | 66 | 4.14% | \$17.00 |
| 2015-2020 | 75 | 2.94% | \$14.64 |
| 2011-2014 | 75 | 3.44% | \$14.86 |
| 2010-Older | 75 | 4.64% | \$15.42 |
| 2015-2020 | 84 | 3.44% | \$13.44 |
| 2011-2014 | 84 | 3.94% | \$13.67 |
| 2010-Older | 84 | 5.14% | \$14.24 |

| Colorado (North and South) | | | |
|----------------------------|---------------|-------|------------------------|
| Model Year | Term (Months) | APR† | Payment per \$1.000 †† |
| 2015-2020 | 66 | 2.49% | \$16.25 |
| 2011-2014 | 66 | 2.99% | \$16.48 |
| 2010-Older | 66 | 4.19% | \$17.03 |
| 2015-2020 | 75 | 2.99% | \$14.66 |
| 2011-2014 | 75 | 3.49% | \$14.89 |
| 2010-Older | 75 | 4.69% | \$15.44 |
| 2015-2020 | 84 | 3.49% | \$13.46 |
| 2011-2014 | 84 | 3.99% | \$13.69 |
| 2010-Older | 84 | 5.19% | \$14.26 |

| Utah | | | |
|------------|---------------|-------|------------------------|
| Model Year | Term (Months) | APR† | Payment per \$1.000 †† |
| 2015-2020 | 66 | 2.49% | \$16.25 |
| 2011-2014 | 66 | 2.99% | \$16.48 |
| 2010-Older | 66 | 4.19% | \$17.03 |
| 2015-2020 | 75 | 2.99% | \$14.66 |
| 2011-2014 | 75 | 3.49% | \$14.89 |
| 2010-Older | 75 | 4.69% | \$15.44 |
| 2015-2020 | 84 | 3.49% | \$13.46 |
| 2011-2014 | 84 | 3.99% | \$13.69 |
| 2010-Older | 84 | 5.19% | \$14.26 |

| Rio Grande Valley | | | |
|-------------------|---------------|-------|------------------------|
| Model Year | Term (Months) | APR† | Payment per \$1.000 †† |
| 2015-2020 | 66 | 3.29% | \$16.61 |
| 2011-2014 | 66 | 3.69% | \$16.80 |
| 2010-Older | 66 | 4.89% | \$17.35 |

| | | | |
|------------|----|-------|---------|
| 2015-2020 | 75 | 3.79% | \$15.03 |
| 2011-2014 | 75 | 4.19% | \$15.21 |
| 2010-Older | 75 | 5.39% | \$15.78 |
| 2015-2020 | 84 | 4.29% | \$13.83 |
| 2011-2014 | 84 | 4.69% | \$14.02 |
| 2010-Older | 84 | 5.89% | \$14.60 |

| Coastal Bend | | | |
|--------------|---------------|-------|------------------------|
| Model Year | Term (Months) | APR† | Payment per \$1,000 †† |
| 2015-2020 | 66 | 3.29% | \$16.61 |
| 2011-2014 | 66 | 3.69% | \$16.80 |
| 2010-Older | 66 | 4.89% | \$17.35 |
| 2015-2020 | 75 | 3.79% | \$15.03 |
| 2011-2014 | 75 | 4.19% | \$15.21 |
| 2010-Older | 75 | 5.39% | \$15.78 |
| 2015-2020 | 84 | 4.29% | \$13.83 |
| 2011-2014 | 84 | 4.69% | \$14.02 |
| 2010-Older | 84 | 5.89% | \$14.60 |

| El Paso | | | |
|------------|---------------|-------|------------------------|
| Model Year | Term (Months) | APR† | Payment per \$1,000 †† |
| 2015-2020 | 66 | 3.29% | \$16.61 |
| 2011-2014 | 66 | 3.69% | \$16.80 |
| 2010-Older | 66 | 4.89% | \$17.35 |
| 2015-2020 | 75 | 3.79% | \$15.03 |
| 2011-2014 | 75 | 4.19% | \$15.21 |
| 2010-Older | 75 | 5.39% | \$15.78 |
| 2015-2020 | 84 | 4.29% | \$13.83 |
| 2011-2014 | 84 | 4.69% | \$14.02 |
| 2010-Older | 84 | 5.89% | \$14.60 |

†APR= Annual Percentage Rate

†† Payment examples are based on the rate for a 740+ credit score.

Payment is for principal and interest only per \$1,000 loan. For example,

a \$10,000 loan, a rate of 2.49% for 66 months at \$16.25 per \$1000 would be a monthly payment of \$162.47