

**EXCHANGE BANK & TRUST**  
**DIRECT DEALER RATE SCHEDULE**  
**Effective Date: AUGUST 11, 2022**

**Fleet & Lease**  
**Auto Sales**

702 Delaware St (7th & Delaware)  
 Leavenworth, KS 66048

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 913-297-9724  
 ksjohn66048@gmail.com

www.FleetLeaseCars.com



This schedule is for automobiles and light duty pickup trucks purchased for personal use.  
 Heavier duty, commercial use vehicles shall be handled on an individual basis.

|                    |       | Tier 0 | Tier 1  | Tier 2  | Tier 3  | Tier 4 |
|--------------------|-------|--------|---------|---------|---------|--------|
| Year               | Term  | 760+   | 735-759 | 705-734 | 660-704 | <659   |
| 2023               | 48    | 3.55%  | 3.90%   | 4.50%   | 6.00%   | 7.75%  |
| 2022               | 49-65 | 3.85%  | 4.20%   | 4.80%   | 6.30%   | 8.05%  |
| 2021               | 66-75 | 4.05%  | 4.40%   | 5.00%   | 6.50%   | 8.25%  |
|                    | 76-84 | 4.65%  | 5.00%   | 5.60%   | 7.10%   | 8.85%  |
| 2020               | 48    | 3.95%  | 4.30%   | 4.90%   | 6.40%   | 8.15%  |
| 2019               | 49-63 | 4.15%  | 4.50%   | 5.10%   | 6.60%   | 8.35%  |
| 2018               | 64-75 | 4.65%  | 5.00%   | 5.60%   | 7.10%   | 8.85%  |
| 2017               | 48    | 4.15%  | 4.50%   | 5.10%   | 6.60%   | 8.35%  |
|                    | 49-60 | 4.40%  | 4.75%   | 5.35%   | 6.85%   | 8.60%  |
|                    | 61-66 | 4.70%  | 5.05%   | 5.65%   | 7.15%   | 8.90%  |
| 2016               | 48    | 4.50%  | 4.85%   | 5.45%   | 6.95%   | 8.70%  |
|                    | 49-54 | 4.90%  | 5.25%   | 5.85%   | 7.35%   | 9.10%  |
|                    | 55-60 | 5.30%  | 5.65%   | 6.25%   | 7.75%   | 9.50%  |
| 2015               | 48    | 5.10%  | 5.45%   | 6.05%   | 7.55%   | 9.30%  |
|                    | 49-60 | 5.50%  | 5.85%   | 6.45%   | 7.95%   | 9.70%  |
| 2014<br>&<br>Older | 48    | 5.65%  | 6.00%   | 6.60%   | 8.10%   | 9.85%  |

Any back-end products may be added not to exceed \$3,500.  
 Add 1.50% for payment frequency other than monthly.  
 Add .50% for approved term extensions  
 Add 1.50% for LLC or Corporation Borrowers  
 Current loan fee \$80.00 not to exceed 2% of amount financed  
 Manufacturer Buyback Vehicles Must Be Disclosed At Application

| <b><u>FLAT FEE PROGRAM</u></b> |                               |                             |
|--------------------------------|-------------------------------|-----------------------------|
| 48 Month Term or Greater       | No Charge back after 120 days |                             |
| <u>Amt. Financed</u>           |                               | <u>Flat Fee Calculation</u> |
| \$12,000-\$15,000              |                               | 1.00%                       |
| \$15,001-\$20,000              |                               | 1.15%                       |
| \$20,001-30,000                |                               | 1.25%                       |
| Over \$30,000                  |                               | 1.35%                       |
| Maximum Dealer Participation   |                               | \$800-                      |

Rates and terms are subject to change without further notification.  
 Please contact Bank regarding terms and rates different from above.  
 Exchange Bank reserves the right to return any contract not meeting our criteria.

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