

Dream Builder Advantage

Your Questions Answered...

This plan allows you to

- ◆ Build up a significant deposit for an automobile or motorcycle purchase before actual financing payments begin
- ◆ Insure that you have enough money not only for a deposit, but for taxes and registration costs
- ◆ Qualify for an additional discount equal to 7.5% of the accumulated deposit, up to a maximum of \$500

The benefits to you are

- ◆ The discount dollars you earn are in addition to any other discounts or rebates that are in effect at the time your order is accepted
- ◆ You can buy a new car instead of a used vehicle
- ◆ You'll get the car you want with a full factory warranty
- ◆ You'll have monthly payments that you can afford, at military-approved rates, not exorbitant used car financing rates
- ◆ You'll establish a pattern for repaying a loan and create a valuable high credit line history

Monthly Allocation	Number of Months	Total Savings	Discount Dollars Earned	Total Down Payment
\$50	36	\$1,800	\$135	\$1,935
\$75	36	\$2,700	\$203	\$2,903
\$100	36	\$3,600	\$270	\$3,870
\$150	36	\$5,400	\$405	\$5,805

Q How does the Dream Builder Advantage work?

A First, you'll complete a purchase order for the vehicle you want. Then, you'll set up an allotment for the Dream Builder Advantage to make your monthly contribution. Just prior to delivery, you will have to fill out a new allotment form to begin loan payments to your finance source.

Q What is the maximum discount I can get?

A You can earn a discount equal to 7.5% of your accumulated deposit, to a maximum of \$500. For example, if you save \$150 per month for three years, you'll have \$5,400. Plus, you'll earn \$405 in discount dollars, for a total of \$5,805.

Q Can I accumulate a deposit of more than \$5,400?

A You can accumulate as much as you wish, but the maximum discount you can earn is \$500.

Q I'd like to accumulate as much as I can for a deposit and get the maximum discount, but what if I don't reach the maximum amount?

A Your discount will be equal to 7.5% of whatever amount you build up through monthly allotments. (A lump sum deposit does not qualify.)

Q Can I build up my deposit and then finance through my credit union and still get the discount?

A Yes. You're entitled to your earned discount no matter where you finance.

Q What if I want to cancel my order—can I get my money back?

A Of course, it's your money. We will refund it in full.

Q What if I rotate back to the States before completing my order?

A Once you are back in the USA, you no longer have the privilege of purchasing a vehicle through the Exchange New Car Sales program. You must complete your purchase while you are stationed overseas.

Q What if I change my mind about what car I want to buy?

A Once your deposit has accumulated, and you are ready to confirm your delivery date, you can choose whatever model you want. You're not locked in.



Authorized independent distributor to the U.S. Military for Ford, DaimlerChrysler and Harley-Davidson vehicles

Dream Builder *Advantage*

The Dream Builder Advantage is an easy way to accumulate a significant deposit and earn additional discounts on a new vehicle purchase. As your deposit accumulates, you accrue "Discount Dollars" equal to 7.5% of what you save, up to \$500. And your Discount Dollars add up to a lower price for your new vehicle!

- ◆ A larger deposit may result in lower new car interest rates
- ◆ Lower financing costs and monthly payments
- ◆ A stronger credit rating (new car loans build high credit scores)
- ◆ If you accumulate more than you need to complete your deposit, you can use the excess for taxes and registration expenses

DODGE 

CHRYSLER 

Jeep



Buell


LINCOLN




MERCURY



**If you want more information,
or if you have questions about
the Dream Builder Advantage,
contact your local sales
representative.**

USA Information Office:
Exchange New Car Sales
100 Crossways Park West
Woodbury, NY 11797 USA
E-mail: exch@militarycars.com
Web site: www.encs.com

Insurance, taxes and registration fees are not included in the transaction. Financing an automobile purchase is the responsibility of the consumer, and credit information in this brochure is only an example. Since there is a wide variety of financing available to you, shop around for the rates and terms that meet your needs. See your sales representative for details. (Rev. 6-07)

Dream Builder *Advantage*

*The help you
need to accumulate a
deposit and a discount
for your new vehicle*



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