



# California - Sacramento Rate Letter

Effective: April 26, 2011

## NEW SCION VEHICLES ONLY

	Zone 1+	Zone 1	Zone 2	Zone 3	Zone 4	Zone 5	Zone 6	Zone 7
<b>Maximum</b>	720+	719-690	689-670	669-650	649-630	629-610	609-580	579-520
<b>Term</b>	(11)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>60</b>	3.09	3.49	6.79	9.64	12.04	13.29	18.09	20.04
<b>66</b>	3.24	3.74	6.79	9.74	12.14	13.64	18.84	20.54
<b>72</b>	3.89	4.04	7.49	10.14	12.54	13.79	19.34	21.54
<b>75</b>	4.14	4.54	7.49	10.14	12.54	13.79	19.34	21.54
<b>84</b>	5.14	5.54	N/A	N/A	N/A	N/A	N/A	N/A
<b>Advance Limits<sup>1</sup></b>	130%	130%	130%	130%	100%	100%	100%	100%
<b>Advance Exception Uprates</b>	+25	+25	+25	+25	+50	+50	+50	+50

<sup>1</sup>Advance Definition = [Total Amount Financed - Cancelable Adds (VSA, GAP, CLAH, TAC)] / New Invoice or Used Wholesale Book

Scion Solutions iFinance rate determined by applicable rate no lower than Zone 4 (New vehicles only).

Scion Solutions Gen-One rate determined by applicable Zone (New).

Qualified applicants without bureau FICO scores are eligible for Zone 7 rate (New vehicles only).

## SCION CERTIFIED PRE-OWNED VEHICLES ONLY

	Zone 1+	Zone 1	Zone 2	Zone 3	Zone 4	Zone 5	Zone 6	Zone 7
<b>Maximum</b>	720+	719-690	689-670	669-650	649-630	629-610	609-580	579-520
<b>Term</b>	(11)	(1)	(2)	(3)	(4)	(5)	(6)	(7)
<b>60</b>	3.09	3.49	6.79	9.64	12.04	13.29	18.09	20.04
<b>66*</b>	3.24	3.74	6.79	9.74	12.14	13.64	18.84	20.54
<b>72*</b>	3.89	4.04	7.49	10.14	12.54	13.79	19.34	21.54
<b>75*</b>	4.14	4.54	7.49	10.14	12.54	13.79	19.34	21.54
<b>84*</b>	5.14	5.54	N/A	N/A	N/A	N/A	N/A	N/A
<b>Advance Limits<sup>1</sup></b>	130%	130%	130%	130%	100%	100%	100%	100%
<b>Advance Exception Uprates</b>	+25	+25	+25	+25	+50	+50	+50	+50

<sup>1</sup>Advance Definition = [Total Amount Financed - Cancelable Adds (VSA, GAP, CLAH, TAC)] / New Invoice or Used Book

\* Available on 1-3 year old Scion Certified vehicles ONLY.

TFS Used rates apply to Non-Certified Scion Used vehicles. Refer to Toyota Used rate letter for rates, participation guidelines, and Minimum Reserve schedule.

Qualified applicants without bureau FICO scores are not eligible for the SCPO program.

**For < 520 FICO scores, add 1% to Zone 7 rate.**

\*\* 84 month term requirements: Minimum amount financed is \$15,000.

## PROGRAMS

Scion Solutions College Graduate Program customers are eligible for Zone 1 NEW car rate

For the TRD SUPERCHARGER "AFTERMARKET" RETAIL FINANCE PLAN, the following uprates apply:

	Max Term	Zone 1+	Zone 1	Zone 2	Zone 3
<b>Secured:</b>	36	Std 60 mo rate + 2.50%	Std 60 mo rate + 3.50%	Std 60 mo rate + 4.50%	Std 60 mo rate + 6.50%
(w/vehicle & supercharger)					
<b>Secured:</b>	36	Std 60 mo rate + 3.50%	Std 60 mo rate + 4.50%	Std 60 mo rate + 6.50%	Std 60 mo rate + 10.50%
(w/supercharger only)					

- No dealer rate participation or flat fees are allowed.

## FEATURES

NOTE: Rates are determined by the applicant(s) Automotive model FICO score from Experian/Fair Isaac Risk Model V2. A secondary credit bureau may be used to determine the rate subject to program guidelines.

When an applicant and co-applicant exist, the qualifying tier will be based on the higher of the two applicants' FICO score.

Please note that the Multiple Credit Bureau Option is not available to customers that have a null FICO or a FICO score less than or equal to 609 on either the applicant or co-applicant's Primary Bureau.

Dealer rate participation NOT allowed on New and Certified Scion Solutions retail programs.

**Equity Program for ALL Zones** - For Loan-to-Value (LTV) **80.01% - 90%, DEDUCT 0.25% FROM ABOVE RATES.**

**Super Equity Program for ALL Zones** - For Loan-to-Value (LTV) **≤ 80%, DEDUCT 0.50% FROM ABOVE RATES.**

Encore beginning-of-term benefit is applicable; however, rate reduction for Encore not compatible with any Scion Solutions retail program.

Credit worthy Business Solutions customers including those with co-applicants, receive a minimum Zone 1 rate. Co-applicants with 720+ FICO scores receive a Zone 1 rate.

Dealer-Owned Vehicle (DOV) Finance Program contracts receive an automatic Zone 1+ rate. Standard Minimum Reserve Schedule applies. All other Business Solutions terms and conditions apply. See DOV Program Guidelines for additional program details.

## MINIMUM RESERVE SCHEDULE

New	New	For ALL SCPO
Non-Wholesale Zone 1+ thru Zone 7	Wholesale	Non-Wholesale Zone 1+ thru Zone 7
<u>Wholesale Zone 2 thru 7</u>	<u>Zone 1+ thru Zone 1</u>	<u>Wholesale Zone 1+ thru Zone 7</u>
\$250	\$325	\$200

Please refer to the Program Guidelines for additional details.

Contact your local TFS DSSO with any questions regarding rates and Program Guidelines.