

Dealer Services (800) 821-7652

## TOYOTA NEW RETAIL RATES


 Rates as Low as 4.99%

FICO®	740+	739-720	719-700	699-680	679-660	<660
<b>Loan to Value*</b>	<b>Rates valid with terms up to 75 months</b>					
93% or Less	6.24%	6.74%	7.74%	7.99%	8.19%	
94% - 123%	6.44%	6.89%	8.04%	8.59%	9.59%	
124% - 133%	8.34%	8.79%	9.99%	11.49%	12.49%	
>134%	8.94%	9.39%	10.59%	12.59%	14.09%	

- LTV is based on Line 3 advance (inclusive of any negative trade equity and dealer administration or document fees) vs. Invoice for New vehicles

**DEALERS NOT ON THE ONESOURCE PLUS PROGRAM MUST ADD 0.25% TO FINAL RATE**

## DISCOUNTS AVAILABLE IN ALL TIERS

Discount Type	Rate Discount	New	Used	Flat Fee	Rate Participation	OneSource Payout
Luxury Discount (Amt Fin >25K)	0.25%	Yes	Yes	Yes	Yes	Yes
Encore Discount	0.25%	Yes	No	Yes	Yes	Yes
Flat Fee Waiver	0.25%	Yes	Yes	No	No	Yes
OneSource Plus Payout Waiver	0.25%	Yes	No	Yes	No	No
Double Down Discount *	0.75%	Yes	No	No	No	No

\* Double Down Eligibility: Waive both the Flat Fee and OneSource Payout on a standard deal and receive a 0.75% rate reduction

- TransUnion/Experian Option (New Vehicles Only): TransUnion or Experian bureau scores (Auto-Adjusted) may be used for a maximum one (1) tier bump. A minimum 640 Equifax is required for both applicants.

- 90 Days to First Payment (New only): Available to approved applicants with **minimum 700 FICO® score** (higher of app/co-app Equifax).

Interest accrues during deferral. NOT eligible: TCUV, All Business Deals, applicants utilizing a tier bump or applicants with both <=3 trade lines AND <2 years credit history

## USED VEHICLES

Used vehicle rates are determined by custom pricing. Submit application in DealerTrack or RouteOne to get available rate. Changes to deal structure may impact applicant's final buy rate. Submit all changes prior to sending in contract.

Max Terms (Model Years Rolled 1/6)					
Model Year	TCUV Silver				
	'24 +	23 - '22	'21 - '20	'19 - '18	'17 - '16
<660 FICO®	75	72	60	60	48
660 - 699 FICO®	75	72	60	60	48
700+ FICO®	75	75	72	60	48

Standard Used Rates apply for all TCUV Silver Vehicles; Luxury Discount Not Available

Max Term = 48 Months for all used vehicles with mileage between 85K and 125K

**Gold Toyota Certified Used Vehicles**  
0-6 year old with <85k miles

### Available GOLD TCUV Programs

- 0.50% rate discount - TCUV Loyalty
- \$1,000 bonus valuation - TCUV APR

See current TCUV bulletin for details

**Silver Toyota Certified Used Vehicles**  
0-10 year old with 0-125k miles

TCUV Silver Valuation: 105% of J.D. Power Clean Trade plus \$250 bonus. Max Advance Line 3 = 105% of J.D. Power Clean Trade

## OTHER NEW & USED RETAIL PROGRAM PARAMETERS

- Minimum Amount Financed: \$7,500
- State Max: Callbacks and Quick Quote are not adjusted for existing state maximums
  - SET Finance will lower the rate on any contract submitted over state max.
- Florida/Georgia Loan Processing Fee (Prepaid Finance Charge)
  - Your dealership may increase the fee by \$25.
  - You may not assess the FL/GA Loan Processing Fee when state max is reached.
- Maximum reserve: 2.50% up to 63 months; 2.00% for 64 - 75 months.
- Used Vehicle Valuation: 105% of JD Power clean trade-in value

Flat Fee Schedule		
Amount Financed	APR	Std New/Used
\$7,500 - \$20,000	\$150	\$150
\$20,001 - \$25,000	\$150	\$200
\$25,001 - \$30,000	\$200	\$250
> \$30,000	\$250	\$300

Please refer to the SET Finance Dealer Manual on SET DealerDaily for additional program details

## Toyota Special APR Programs

**Program Dates: January 6, 2026 - February 2, 2026 (as of 01/06/2026)**

Vehicle	Model	Bonus Cash	Subvened Tier	36 mo	48 mo	60 mo	72 mo
<u>2026 bZ</u>	All	\$3,500	1	0.00%	0.00%	0.00%	0.00%
			2	0.99%	0.99%	0.99%	0.99%
			3	1.99%	1.99%	1.99%	1.99%
			4	2.99%	2.99%	2.99%	2.99%
<u>2026 CAMRY HYBRID</u>	All		1	1.99%	2.99%	3.99%	4.99%
			2	2.99%	3.99%	4.99%	5.99%
			3	3.99%	4.99%	5.99%	6.99%
			4	4.99%	5.99%	6.99%	7.99%
<u>2026 COROLLA</u>	<b>Excludes Hybrid, Hatch, Cross &amp; GR Corolla</b>		1	3.49%	3.99%	4.49%	4.99%
			2	4.49%	4.99%	5.49%	5.99%
			3	5.49%	5.99%	6.49%	6.99%
			4	6.49%	6.99%	7.49%	7.99%
<u>2026 COROLLA HYBRID</u>	<b>Excludes Gas, Hatch, Cross, &amp; GR Corolla</b>		1	3.49%	3.99%	4.49%	4.99%
			2	4.49%	4.99%	5.49%	5.99%
			3	5.49%	5.99%	6.49%	6.99%
			4	6.49%	6.99%	7.49%	7.99%
<u>2026 PRIUS PHEV</u>	<b>Excludes Prius Liftback</b>		1	3.99%	3.99%	3.99%	3.99%
			2	4.99%	4.99%	4.99%	4.99%
			3	5.99%	5.99%	5.99%	5.99%
			4	6.99%	6.99%	6.99%	6.99%
<u>2026 RAV4 HYBRID</u>	<b>Excludes Gas &amp; Plug-in</b>		1	4.99%	4.99%	4.99%	5.99%
			2	5.99%	5.99%	5.99%	6.99%
			3	6.99%	6.99%	6.99%	7.99%
			4	7.99%	7.99%	7.99%	8.54%
<u>2026 TACOMA</u>	<b>Excludes Hybrid</b>		1	2.49%	3.49%	3.99%	4.99%
			2	3.49%	4.49%	4.99%	5.99%
			3	4.49%	5.49%	5.99%	6.99%
			4	5.49%	6.49%	6.99%	7.99%
<u>2026 TACOMA HYBRID</u>	<b>Excludes Gas, TRD PRO (7598) and Trailhunter (7536 and 7538)</b>		1	2.49%	3.49%	3.99%	4.99%
			2	3.49%	4.49%	4.99%	5.99%
			3	4.49%	5.49%	5.99%	6.99%
			4	5.49%	6.49%	6.99%	7.99%

## Toyota Special APR Programs

**Program Dates: January 6, 2026 - February 2, 2026 (as of 01/06/2026)**

<b>Vehicle</b>	<b>Model</b>	<b>Bonus Cash</b>	<b>Subvened Tier</b>	<b>36 mo</b>	<b>48 mo</b>	<b>60 mo</b>	<b>72 mo</b>
<b>2026 TUNDRA</b>	<b>Excludes Hybrid</b>		1	2.99%	2.99%	2.99%	2.99%
			2	3.99%	3.99%	3.99%	3.99%
			3	4.99%	4.99%	4.99%	4.99%
			4	5.99%	5.99%	5.99%	5.99%
<b>2026 TUNDRA HYBRID</b>	<b>Excludes Gas and TRD PRO (8424)</b>		1	2.99%	2.99%	2.99%	2.99%
			2	3.99%	3.99%	3.99%	3.99%
			3	4.99%	4.99%	4.99%	4.99%
			4	5.99%	5.99%	5.99%	5.99%
<b>2025 PRIUS PHEV</b>	<b>Excludes Prius Liftback</b>		1	3.75%	3.75%	3.75%	3.75%
			2	4.75%	4.75%	4.75%	4.75%
			3	5.75%	5.75%	5.75%	5.75%
			4	6.75%	6.75%	6.75%	6.75%
<b>2025 RAV4</b>	<b>Excludes Hybrid &amp; Plug-in</b>		1	3.75%	4.25%	5.25%	5.75%
			2	4.75%	5.25%	6.25%	6.75%
			3	5.75%	6.25%	7.25%	7.75%
			4	6.75%	7.25%	8.25%	8.54%
<b>2025 RAV4 HYBRID</b>	<b>Excludes Gas &amp; Plug-in</b>		1	3.75%	4.25%	5.25%	5.75%
			2	4.75%	5.25%	6.25%	6.75%
			3	5.75%	6.25%	7.25%	7.75%
			4	6.75%	7.25%	8.25%	8.54%
<b>2025 RAV4 PHEV</b>	<b>Excludes Gas &amp; Hybrid</b>		1	5.99%	5.99%	5.99%	5.99%
			2	6.99%	6.99%	6.99%	6.99%
			3	7.99%	7.99%	7.99%	7.99%
			4	8.54%	8.54%	8.54%	8.54%
<b>2025 TACOMA</b>	<b>Excludes Hybrid</b>		1	1.99%	2.99%	3.99%	3.99%
			2	2.99%	3.99%	4.99%	4.99%
			3	3.99%	4.99%	5.99%	5.99%
			4	4.99%	5.99%	6.99%	6.99%
<b>2025 TACOMA HYBRID</b>	<b>Excludes Gas, TRD PRO (7598) and Trailhunter (7536 and 7538)</b>		1	1.99%	2.99%	3.99%	3.99%
			2	2.99%	3.99%	4.99%	4.99%
			3	3.99%	4.99%	5.99%	5.99%
			4	4.99%	5.99%	6.99%	6.99%

## Toyota Special APR Programs

**Program Dates: January 6, 2026 - February 2, 2026 (as of 01/06/2026)**

Vehicle	Model	Bonus Cash	Subvened Tier	36 mo	48 mo	60 mo	72 mo
2025 TUNDRA	<b>Excludes Hybrid</b>		1	1.99%	1.99%	1.99%	1.99%
			2	2.99%	2.99%	2.99%	2.99%
			3	3.99%	3.99%	3.99%	3.99%
			4	4.99%	4.99%	4.99%	4.99%
2025 TUNDRA HYBRID	<b>Excludes Gas and TRD PRO (8424)</b>		1	1.99%	1.99%	1.99%	1.99%
			2	2.99%	2.99%	2.99%	2.99%
			3	3.99%	3.99%	3.99%	3.99%
			4	4.99%	4.99%	4.99%	4.99%

All Contracts must be funded by February 16, 2026

Please refer to the attached program guidelines and parameters for further details

*This bulletin replaces all previously published programs. Should you have questions regarding this or any other SETF program, please contact your District Sales Manager. We appreciate your support and thank you for your business.*



**Southeast Toyota  
Finance**

# Toyota Special APR Program

## ***Guidelines / Parameters***

- Customers approved under our normal retail credit guidelines are eligible. All other terms and conditions of the standard SET Finance retail program apply.
- Rate participation is not available with special APR programs.
- Special APR programs cannot be used in conjunction with any other SET offer (i.e. cannot be stacked with the SET Dealer Cash or SET Dealer Special Cash).
- Florida/Georgia Prepaid Finance Charge: You may not assess any prepaid finance charges on these deals.
- You may offer 90 Days to First Payment for customers in Subvened Tier 1 and Tier 2. Business Solutions customers, applicants using a tier bump and/or customers with 3 or less tradelines and less than 2 years credit history are not eligible. Please note that interest will accrue during the deferral period for programs with rates greater than 0.0%. (i.e. 0.9%, 1.9%, 2.9%, 3.9%).

## SETF Special APR Program

LTV up to 123%*	Up to 63 Months	75 Month	78 Month
720+ FICO®	5.09%	6.09%	6.59%
700-719 FICO®	6.59%	7.59%	8.09%

Program Period:

**Rates are effective Jan 6, 2026 through Feb 2, 2026.** Vehicles must

be delivered by January 5, 2026, and contracts must be funded by January 19, 2026.

Rates and terms are subject to change.

Eligible Vehicles:

All new and untitled gas and hybrid Toyota models are eligible

Eligible Customers:

Approved applicants with a **FICO® score of 700+** (higher of app/co-app Equifax)

Guidelines:

- New untitled vehicles only
- **90 Days to First Payment** is available up to 78 months for approved customers with a minimum 700 FICO® score (higher of app/co-app Equifax). Interest accrues during deferral period. Not eligible: Business Solutions, applicants utilizing a tier bump, or with <=3 trade lines and <2 years credit history.
- **TransUnion/Experian Option:** TransUnion or Experian (Auto-Adjusted) bureau score(s) may be used with a **minimum 680** Equifax qualifier (both applicants) for a maximum one tier bump
- **Rate participation is available: Maximum 2.5% at 63 months or 2% at 75-78 months**
- Contracts written at retention will earn the standard flat fee
- **Add 0.50% for LTV greater than or equal to 124%**
  - \* LTV is based on Line 3 advance (inclusive of any negative trade equity and dealer administration or document fees) vs. Invoice for New vehicles
- Coupons may be utilized with this program. Normal coupon parameters apply.
- Cannot be combined with any other discounts (Luxury, Encore, Double Down, etc.)
- Contracts count toward OneSource penetration but are not eligible for a payout
- Florida/Georgia Prepaid Finance Charge must be assessed on these deals
- Business Solutions applicants with a qualifying comaker are now eligible for the 78-month term. All other Business Solutions parameters apply.
- College graduate applicants are not eligible unless they meet the 700 FICO® requirement. All other college graduate program parameters apply.
- Vehicle Special Purchase Program applicants who qualify are eligible for program



## 2026 bZ BONUS APR/LEASE CASH

- **Program Dates:** Contracts dated January 6, 2026 to February 2, 2026
- **Program Vehicles:** New & Untitled 2026 bZ

**APR BONUS CASH      \$3,500**

**LEASE BONUS CASH    \$3,500**

- **2026 bZ Bonus APR/Lease Cash is available in conjunction with all standard and special retail/lease rate programs.** (Must be finance/leased with SET Finance.)
- The 2026 bZ Bonus APR/Lease Cash Rebate must be included on the contract and properly disclosed as a down payment, capitalized cost reduction or rebate. If not, reimbursement to the dealer will be denied.
- **A completed 2026 bZ Bonus APR/Lease Cash Rebate Form must be included in the contract package.** Deals without a rebate form will be held for funding until the rebate form is received.
- Reimbursements will be credited to your monthly SETF dealer reserve statement in a lump sum. Detailed reports named "**BONUS RETAIL CASH**" and "**BONUS LEASE CASH**" will be provided on SETFPortal.com in the "Reports" section.
- **Redemption for this program will be handled by SET Finance.** Please do not send rebate forms to SET Incentives as it will delay funding and reimbursement.

For questions regarding this rebate, please contact your SETF District Sales Manager or call SETF at  
1-800-253-1076.



**Southeast Toyota  
Finance**



# **2026 bZ BONUS APR/LEASE CASH**

To qualify for the Southeast Toyota Finance 2026 bZ Bonus Lease Cash Rebate, the following criteria must be met:

- **Program Dates: January 6, 2026 to February 2, 2026**
  - **Program Vehicles:** New & Untitled 2026 bZ  
**APR BONUS CASH \$3,500**  
**LEASE BONUS CASH \$3,500**
  - **2026 bZ Bonus APR/Lease Cash is available in conjunction with all standard and special retail/lease rate programs.** (Must be leased with SET Finance)
  - The 2026 bZ Bonus APR/Lease Cash must be included on the contract and properly disclosed as a down payment, capitalized cost reduction or rebate. Deals without a rebate form will be held for funding until the rebate form is received.
  - This 2026 bZ Bonus APR/Lease Cash rebate form **must be included in the contract package** at the time of booking the deal to be eligible for dealership reimbursement.

You, "the Customer", understand that you will be responsible for any applicable sales and other taxes arising in connection with the SETF Payment. You, "the Customer", understand that the 2026 bZ Bonus APR/Lease Cash is being applied toward the deal, therefore the 2026 bZ APR/Lease Bonus Cash payment is being paid directly to the dealer.

**Dealer:** Please complete form in full and forward original, with the customer's retail installment contract or lease agreement to **SET Finance**. If you have any questions regarding the rebate, please call SETF at 1-800-253-1076. (\*offer is only valid on vehicles retailed and reported within program dates). The 2026 bZ Bonus APR/Lease Cash Rebate may be modified or terminated at any time.

01/06/26



# Southeast Toyota Finance

# JM Family Standard New Vehicle Associate Purchase Rate

**Rate effective January 6, 2026**

**Up to 75 Months**

**All New Toyota**

**6.04%**

- Flat standard rate above is available to all approved Associates, Immediate Family Members, Associate Retirees, Long Term Associates, and Extended Family Members financing the purchase of a new Toyota vehicle. Associates are also eligible for available Subvened Tier 1 APR specials (JMFE Associates should refer to Policies & Procedures: New Toyota Purchase Program for full eligibility requirements). Vendors are not eligible.
- No other rate discounts/adjustments are applicable with this flat rate
- Associate *may be eligible for a lower rate* based on their Equifax beacon score and available **standard retail bulletin rates** and discounts (ex. < 90% Advance, Encore, Luxury). Please refer to the standard SETF new retail bulletin for current rates and discounts.
- No rate participation is available
- Florida/Georgia Prepaid Finance Charge: Prepaid finance charges may not be assessed on JM Family Associate contracts

All other terms and conditions of the standard SET Finance retail program apply.

01/06/2026

This bulletin replaces all previously published programs. Should you have questions regarding this or any other SETF program, please contact your District Sales Manager. We appreciate your support and thank you for your business



**Southeast Toyota  
Finance**

# Retail Conquest

## APPROVAL PROGRAM

Effective 01/06/2026

<b>Eligible Models:</b>	<ul style="list-style-type: none"> <li>- <b>2026</b> model year Camry Hybrid</li> <li>- <b>2026</b> model year Corolla Gas/Hybrid (excludes Hatch, Cross, and GR Corolla)</li> <li>- <b>2026</b> model year RAV4 Hybrid (excludes Gas &amp; Plug-In Hybrid)</li> <li>- 2025 model year RAV4 Gas/Hybrid (excludes Plug-In Hybrid)</li> <li>- 2025/2026 model year Tacoma (7126, 7162, 7146, 7186, 7514, 7547, 7594 ONLY)</li> </ul>		
<b>Standard Rate:</b>	<u>Up to 75 Months</u>		
LTV 93% or Less Advance	10.94%		
LTV 94% - <b>120%</b> Advance	12.34%		
<b>Conquest APR Rate:</b>	<u>Up to 60 Months</u>	<u>72 Months</u>	
<b>2026</b> Camry Hybrid	8.99%	9.54%	
<b>2026</b> Corolla Gas (excludes Hybrid, Hatch, Cross & GR Corolla)	9.49%	9.54%	
<b>2026</b> Corolla Hybrid (excludes Gas, Hatch, Cross & GR Corolla)	9.49%	9.54%	
<b>2026</b> model year Tacoma (7126, 7162, 7146, 7186, 7514, 7547, 7594 ONLY)	8.99%	9.54%	
<b>2026</b> RAV4 Hybrid (excludes Gas & Plug-in Hybrid)	9.54%	9.54%	
2025 RAV4 Gas (excludes Plug-In Hybrid)	9.54%	9.54%	
2025 RAV4 Hybrid (excludes Gas & Plug-in Hybrid)	9.54%	9.54%	
2025 model year Tacoma (7126, 7162, 7146, 7186, 7514, 7547, 7594 ONLY)	8.99%	8.99%	
<b>Last 12 Pmts:</b>	"As Agreed" on all Auto Finance/Leases (see below)		
<b>Max Payment:</b>	120% of Current Payment		
<b>Max PTI%:</b>	20% maximum Payment to Income		
<b>Max LTV% (line 5):</b>	120% of Invoice		
<b>Minimum FICO®:</b>	580		
<b>Rate Participation:</b>	Normal participation available with standard retail rates Normal participation is also available with Conquest APR rates Rate reduction coupons are not eligible		
<b>OneSource:</b>	Conquest deals count toward monthly OneSource finance penetration calculation, and are eligible for a payout based on the selected payout option		
<b>APR Term Benefit:</b>	+3 months for Special APR Retail Conquest Program (Max term is 72 Months)		

**Program Guidelines / Clarifications**

- "As Agreed" means:
  - No more than 30 days past due
  - No extensions in last 12 months
  - Customer cannot be in bankruptcy, have had a recent repossession, or have open tax liens
  - On accounts that currently have more than one party, a qualified co-applicant may be required
  - Existing "As Agreed" contract must be paid off
- **Proof of Income and Proof of Employment is required on all <620 applicants**
  - Customers who do not meet the terms of this program may still be considered under normal credit policy
  - Special Conquest APR program cannot be used in conjunction with any other SET offer (i.e. SET Dealer Cash or APR Bonus Cash)
  - All other standard and special program parameters apply

This bulletin replaces all previously published programs. Should you have questions regarding this or any other SETF program, please contact your District Sales Manager. We appreciate your support and thank you for your business


**Southeast Toyota  
Finance**



## Gold Toyota Certified Used Vehicle Financing

**Eligible Vehicles:** 2026 - 2020 Model Year **Gold** Toyota Certified Used Vehicles (no Silver TCUV)

### TCUV APR

Available to TCUV applicants with an Equifax score of **680 or greater** (higher of app/co-app)

MY 2026, 2025, 2024	Up to 48 Months	Up to 63 Months	72 Months
720-739 FICO®	<b>5.74%</b>	<b>6.24%</b>	<b>6.74%</b>
700-719 FICO®	<b>7.04%</b>	<b>7.54%</b>	<b>8.04%</b>
680-699 FICO®	<b>8.34%</b>	<b>8.84%</b>	<b>9.34%</b>
MY 2023 and older	<b>Add 0.40% to the above rates</b>		

**Add 0.50% for LTV greater than or equal to 124% (based on Line 3 advance)**

- See Dealer Manual for complete used vehicle advance guidelines
- Rate participation is available. Retail rate reduction coupons are not eligible.
- NOT Eligible: Business Solutions or applicants with both <= 3 trade lines AND < 2 years credit history.  
Note: Minimum 680+ FICO® to qualify; approved applicant receives posted rate by FICO® and tier.
- Tier bumps are not eligible on any Used Vehicle Program. When utilizing the College Finance/Lease Program, this program is permitted; however, this is the only exception for adjusting "Tiers".
- 90 Days to First Payment and Luxury Discount are NOT available with this program
- Florida/Georgia Prepaid Finance Charge must be assessed

### TCUV Loyalty

Available to TCUV applicants who have made their last 12 payments as agreed\* on any existing SET Finance (or Toyota Financial Services) finance or lease. Must have no extensions in the last 12 months.

Max Term	Rate	Participation
Up to 48 months	<b>9.65%</b>	Mark-up Available
Up to 60 months	<b>10.65%</b>	Mark-up Available
72 months	<b>11.65%</b>	Mark-up Available

**Minimum FICO®:** **580** Note: Luxury discount not available.

**Max Payment:** 120% of Current Payment

**Max LTV%:** 120% of Used Vehicle Valuation (see Dealer Manual)

**Max PTI%:** 20% maximum Payment to Income

**Prepaid Finance Charge:** Florida/Georgia Prepaid Finance Charge must be assessed

**\* As Agreed Means:**

- No more than 30 days past due, no open tax liens, no bankruptcy or repossession
- A qualified co-applicant may be required

### TCUV GOLD Discount

**0.50%**

Discount off standard used vehicle rates only. Not available with other TCUV programs or TRAC vehicle discount.

### TCUV Gold/Silver Valuation Bonus

**\$1,000 Gold/\$250 Silver**

May be added to 105% of J.D. Power clean trade or auction purchase price. May not be combined with Dealer Direct valuation bonus. See Dealer Manual for details.

## Silver Toyota Certified Used Vehicle Financing

**Eligible Vehicles:** 2026 - 2016 Model Year **Silver** Toyota and Scion Certified Vehicles

Standard Rates apply for Silver; Luxury Discount Not Available, even in **\*\*"Overlap Scenario"** (see line below)

**\*\*(Silver Vehicles 0-6 years old, with 60K miles but less than 85K Miles), follow MY term Guidelines**

Max term **48 mos** for MY '17 - '16 Silver TCUV | Max Advance Line 3 = 105% of J.D. Power Clean Trade

# Retail Loyalty

## APPROVAL PROGRAM

Effective 01/06/2026

<b>Eligible Models:</b>	All New Toyota Vehicles
<b>Standard Rate:</b>	Qualifying applicants with <b>FICO® 580-659</b> will be priced <b>no worse than published FICO® 660-679 rates</b> . Note: Encore discount is available.
<b>APR Rate:</b>	Qualifying applicants are <b>also eligible for available Subvened Tier 4 special APRs unless the FICO® score qualifies for a better subvened tier</b>
<b>Qualifying Applicants:</b>	<p><b>Last 12 Payments:</b> <u>Paid "As Agreed"</u> on existing Southeast Toyota Finance (or Toyota Financial Services) Auto Finance/Lease (see below)</p> <p><b>Maximum Payment:</b> <u>120% of Current Payment</u></p> <p><b>Maximum Payment to Income:</b> 20%</p> <p><b>Maximum LTV (line 5):</b> <u>140% of Invoice **</u></p> <p><b>Minimum FICO®:</b> <u>580</u></p>
<b>Rate Participation:</b>	Normal participation available with standard retail rates Flat fees available on special APR (no markup)
<b>OneSource:</b>	Loyalty contracts count toward monthly OneSource finance penetration calculation. Standard rate contracts are eligible for OneSource payout under all options, but only Options 1 and 3 payout on APR contracts.

**Other Program Guidelines & Clarifications**

- "As Agreed" means:
  - No more than 30 days past due
  - No extensions in last 12 months
  - Customer cannot be in bankruptcy, have had a recent repossession, or have open tax liens
  - On accounts that currently have more than one party, a qualified co-applicant may be required
  - Existing "As Agreed" contract must be paid off
- **Proof of Income and Proof of Employment is required on all <620 applicants**
- \*\* SETF reserves the right to cut back significant line 3 over-advances as circumstances warrant
- Customers who do not meet the specific terms of this program may still be considered under normal credit policy
- REMINDER: 90 Days to First Payment is not eligible with this program
- All other standard and special SETF program parameters apply

