

LOWER INTEREST RATES for Preferred Customers!

Become a Preferred Customer by making ALL of your payments on time.

Preferred customers qualify to receive up to 25% of the interest paid, reducing your total finance charges.

Original contract interest rate:	Effective Interest Rate after Refund:	Typical Interest Savings*:
12.00%	9.00%	\$504.00
13.50%	10.50%	\$512.64
15.00%	12.00%	\$520.80
16.50%	13.50%	\$529.44
18.00%	15.00%	\$537.60

*Examples are based on a \$7,500 flight training finance program, with a \$250 cash down payment, 3 lessons per week, and 48 monthly payments.

Additional Benefits:

- No origination fees
- No prepayment penalties
- Discontinue your training program at any time.**
- Pay only for the training received.**

**Some flight schools may charge a termination penalty for unused flight training.

GET A FREE QUOTE

Ask your flight school manager for an application today, or give us a call!

- Quick Approvals
- No Surprises
- Unaffected Credit Lines
- Lower Interest Rates

Call **800.667.0201** for a quote

See back side for more information >>>

INTEREST REFUND PROGRAM

Quick Answer Card

The *Interest Refund Program* was in effect when this information sheet was distributed. However, the program may be discontinued at any time. If your decision to apply for financing is based on the availability of this program, please call us at (800) 667-0201.

Why is Flight Training Finance making this offer?

We want to reward customers who carefully fulfill their obligations. Our *Interest Refund Program* reduces effective interest rates for our Preferred Customers, because these customers enable us to finance the dream of flying for more flight students.

Why not just offer lower initial contract interest rates?

Flight Training Finance transactions are not government guaranteed or sponsored. Interest rates are dictated by the risk of the transaction and the performance of our overall portfolio. Our *Interest Refund Program* provides a way for us to offer significantly lower effective rates to deserving customers, while continuing to earn higher returns on other accounts generating higher expenses.

How will I know if I'm eligible?

You will receive a certificate at the time you sign your finance contract. This certificate provides a written guarantee of your eligibility for the full cash refund.

When will I receive my cash refund?

Once your account has been paid in full, sign and return your certificate to Flight Training Finance. Your cash refund will be issued within 30 days.

How can I make certain I will receive my cash refund?

Ensure all of your payments reach us on or before the scheduled due date. To be sure payments are not late:

- mail each payment at least 10 days ahead of your due date;
- setup auto-payments through an electronic payment service or your bank;
- OR make extra payments early on when you can.

What happens if a payment is late?

Delivery mistakes or errors can occur outside of your control. Your *Interest Refund Program Certificate* may allow a maximum of two payments to be received after the due date, so long as:

- our records reveal the late payment was due to a non-recurring error or mail delivery problem,
- AND the past due situation is corrected immediately upon notice to you.