

U.S. TRANSPORTATION CHALLENGES

Please be advised that Foreign Nationals will have difficulty purchasing or leasing a car in the United States without a U.S. credit history.

International AutoSource is the favored personal transportation provider for Expats.

Transportation Statistics in the United States

87.89%

of people commute to work by driving due to the lack of public transportation²

The average household owns **2 cars,** trucks or sport utility vehicles³

One in four households own **3 or more** vehicles³

220 million adults spend

1.5 hrs per day driving⁴

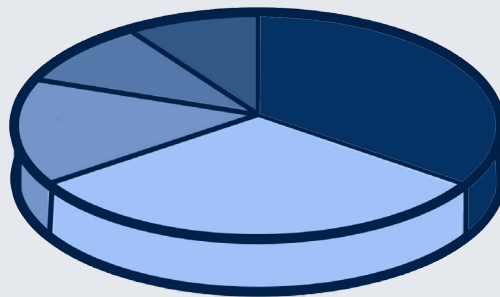
7.61% of people in the U.S. commute to work by public transportation, walking or biking²

The average American drives **13,476 miles** per year⁵

How Your FICO® Score is determined in the U.S.

*Note: Credit does not transfer from country to country

- Payment History
- Recent Searches
- Types of Credit
- Length of History
- Debt Burden



FICO® is the most common model for credit scoring in the U.S.

90% of lenders use FICO® scores when making lending decisions¹

FICO® SCORE	AUTO LOAN RATE	AVERAGE MONTHLY AUTO PAYMENT	INSURANCE RATES
500-589 POOR CREDIT	14.73%	\$863	
590-619 BELOW AVERAGE CREDIT	13.60%	\$850	
620-659 FAIR CREDIT	9.30%	\$798	
660-689 AVERAGE CREDIT	6.62%	\$768	
690-719 GOOD CREDIT	4.56%	\$744	
720-850 GOOD CREDIT	3.25%	\$730	

When Looking At Ads Be Sure To Read The Fine Print

http:// WHAT IT READS

Pricing:

The "estimated selling price" is for estimation purposes only and the figures presented do not represent an offer that can be accepted by you.

Manufacturers Suggested Retail Price (MSRP), excludes destination/delivery charge, taxes, documentation, title and registration fees.

Optional equipment shown is not included.

Eligibility & Availability:

For well-qualified buyers only.

Restrictions and eligibility requirements apply.

See your local dealer for vehicle availability, actual price and financing options.

CAR DEALS

LEASE FOR | FINANCE FOR



Offers and/or incentives may not be available to all customers or on all vehicles.

Offer subject to change at any time.

WHAT IT MEANS

Ads are for illustration purposes only. These attractive vehicle offers entice potential customers to go into a dealership whereby the pricing, options, rates and promotions vary greatly.

**ULTIMATELY
WHAT YOU SEE IS
NOT WHAT YOU GET**

Car Buying Terminology Decoded

Sales Tax: A percentage of the vehicle cost owed to the state at the time of sale. This is an additional cost that varies by city and state and is not included in the vehicle price.

Capitalized Cost Reduction: An upfront payment or down payment to reduce the cost of financing on the vehicle.

Registration Fee: A fee paid to the state to register ownership of the vehicle, amount varies by state. This must be done at the time of delivery and cannot be factored into the lease or the loan.

Trim Level: Different versions of the same manufacturer model that includes different options and equipment.

Ultra Low-Mileage Lease: Refers to the allotment of 10,000 miles per year during the lease term. If the mileage allotment for the lease term is exceeded an extra mileage fee will apply. This fee can range from \$.10-\$.30 per mile.

Well Qualified Buyer: Refers to an offer that is available to customers with an excellent credit history/FICO score in the United States.

The Trusted And Award-Winning Industry Expert With Over 40,000 Expats Served

Satisfaction guarantee

Car financing, purchasing
and leasing solutions
without a U.S. credit history

U.S. online driving courses

All makes and models



Special Expat pricing

All inclusive car rentals for
international and domestic
assignees

Flexible payment options

Competitive auto insurance

IAS® INTERNATIONAL AUTOSOURCE

is the expatriate consumer division of OMSC, Overseas Military Sales Corp, the global distributor of vehicles to our Armed Forces, Diplomats and U.S. government employees for over 50 years. Together, we are the largest global distributor of vehicles in the world. IAS provides value added services and benefits specifically designed for expatriates and the global community. Through outstanding service, value, and support, we strive to make assignments into a foreign country as seamless as possible. (D996)



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WE ARE SOCIAL, ARE YOU?

