




## NATIONAL DEALER RATE LETTER

Effective: July 1, 2010

Toyota Financial Services (TFS) standard rent charge factors effective July 1, 2010 for all Scion dealers except Kansas, St. Louis, Minneapolis, LA South, LA North, LA West, San Diego, Seattle, Portland, San Francisco, Sacramento, Cincinnati, and Detroit DSSOs.

Vehicle		Max Term	Zone 1+ (Incl. Waived Security Deposit) FICO 720+	Zone 1 (Incl. Waived Security Deposit) FICO 719-690	Zone 2 (Incl. Waived Security Deposit) FICO 689-670	Zone 3 (Incl. Waived Security Deposit) FICO 669-650	Zone 4 FICO 649-630	Zone 5 FICO 629-610	Zone 6 FICO 609-580	Zone 7 FICO 579-520
NEW	MY09/10 Scion xD 	36**	0.00069	0.00069	0.00069	0.00069	0.00330	0.00410	0.00470	0.00590
	MY09/10 Scion xB	36**	0.00070	0.00070	0.00070	0.00070	0.00330	0.00410	0.00470	0.00590
	MY09/10 Scion tC	36**	0.00189	0.00189	0.00189	0.00189	0.00330	0.00410	0.00470	0.00590
Vehicle		Max Term	(Incl. Waived Security Deposit)	(Incl. Waived Security Deposit)						
NEW	MY11 Scion All Vehicles	36	0.00235	0.00245	0.00290	0.00380	0.00430	0.00510	0.00570	0.00690
	MY09/MY10/MY11 Scion All Vehicles	37 - 60	0.00235	0.00245	0.00290	0.00380	0.00430	0.00510	0.00570	0.00690
Scion Certified Pre-Owned Vehicles		60	0.00235	0.00245	0.00290	0.00380	0.00430	0.00510	0.00570	0.00690
MSRP/Avg. Retail Book Value Maximum Advance*			120%	115%	110%	105%	100%	100%	95%	95%
* TFS' standard advance policy is as follows: Applicable MSRP % / Average Retail Book Value % (from above) + Dealer Installed Options + LA&H + GAP/DCA + VSA + TAC + Dealer Paid Acquisition Fee + Dealer Paid Tax, Title and License.										
Qualified applicants without bureau FICO score are eligible for Zone 7. For <520 FICO scores, add 0.00040 RCF to the Zone 7 RCF. (90% Maximum advance*)										
** After September 30, 2010, all rates and terms may change. All other program parameters remain unchanged.										

### PROGRAMS

- Scion Solutions College Graduate Program:** NEW vehicles receive rebate and customers are eligible for Zone 1 rate (at minimum) and waived security deposit. SCPO customers are eligible for Zone 1 rate (at minimum) and waived security deposit. Rebate not compatible with SCPO.
- Scion Solutions iFinance** rate determined by applicable rate no lower than Zone 4 for New Scions only. Refer to program guidelines for a list of qualifications.

### FEATURES

- Dealer rate participation** not allowed on any Scion Solutions lease programs.
- Sign 'n Drive:** FICO score of 690 and above receive applicable Zone rate, plus a waived security deposit. Refer to Sign 'n Drive checklists for additional qualifications.
- Encore:** Security deposit waiver and beginning-of-term benefits are applicable; however, rate reduction for Encore is not compatible with any Scion Solutions lease programs.
- Low Mileage Lease:** Add 2% to the current published residual percentages (36-60 mos.) for New only.
- Multiple Security Deposit** (not available in New York): Deduct 0.00008 RCF points from qualified Zone rate for each additional security deposit (maximum of 9). 1 Pay is not compatible with this program.
- 1Pay Feature:** Deduct 0.00100 RCF points from the qualified Zone.
- 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. Credit Life and Health/Disability (CLAH) policies is not compatible with TFS Business Solutions. Please refer to the TFS Business Solutions Lease rate letter for more details.
- Dealer-Owned Vehicle (DOV) Finance Program** leases receive an automatic Zone 1+ rate. Standard flat fees apply. All other Business Solutions terms and conditions apply. See DOV Program Guidelines for additional program details.
- SCPO: Eligible vehicles:** Current year used through 3 year old Scion vehicles (65,000 miles or less), with a Scion Certification Number. Number. Maximum terms vary based on model year: Current Year-up to 60 Months; 1 Year old-up to 60 Months; 2 Years old-up to 48 Months and 3 Years old-up to 42 Months.
- TFS Acquisition Fee:** All Scion lease agreements contracted with TFS are subject to a \$650 Acquisition Fee.

### FLAT FEE SCHEDULE

Scion New Vehicles		Scion Certified Pre-Owned Vehicles
Non-Wholesale Zone 1+ - 7 & Wholesale Zone 2-7	Wholesale Zone 1+ and Zone 1	Non-Wholesale Zone 1+ - 7 & Wholesale Zone 1+ - 7
\$250	\$280	\$200

(FOR DEALER USE ONLY) Please contact your local TFS DSSO with any questions regarding this announcement.