

Prestige



SAVE MONEY WITH OUR

Rate Reduction RewardsSM

You could see your interest rate drop up to 2% APR per year and save thousands over the life of your contract when you enroll in Rate Reduction Rewards.

RATE REDUCTION REQUIREMENTS

0.25% REDUCTION
EVERY THREE
MONTHS

0.5% REDUCTION
EVERY THREE
MONTHS

MAKE PAYMENTS ON TIME
EACH MONTH



HAVE QUALIFYING
VEHICLE INSURANCE



VERIFY YOUR CURRENT
EMAIL, PHONE NUMBER, AND
ADDRESS EVERY 6 MONTHS



OPT-IN TO RECEIVE
ELECTRONIC COMMUNICATION



OPT-IN TO GO PAPERLESS



SET UP AUTOMATIC PAYMENTS
WITH AUTOPAY



WITHOUT RATE REDUCTION

PMT#	APR	Balance
1	18.0%	\$ 17,859.46
6	18.0%	\$ 17,124.50
12	18.0%	\$ 16,167.19
18	18.0%	\$ 15,120.42
24	18.0%	\$ 13,975.84
36	18.0%	\$ 11,355.82
72	18.0%	\$ 0

WITH RATE REDUCTION

APR	Balance	Savings
18.0%	\$ 17,859.46	\$ 0
17.5%	\$ 17,102.40	\$ 22.10
16.5%	\$ 16,035.62	\$ 131.57
15.5%	\$ 14,795.88	\$ 324.53
14.5%	\$ 13,381.77	\$ 594.07
14.0%	\$ 10,125.01	\$ 1,230.82
14.0%	\$ 0	\$ 2,769.83

The above figures are based on \$18,000 financed at 18% contract APR, for 72 months of 30 days each, with the first payment of \$410.54 due 30 days after the contract date. The monthly payment amount remains the same with each rate reduction, resulting in an earlier payoff. Individual amortizations and savings will vary depending on terms and length of the contract.

Frequently Asked Questions:

ARE ALL CUSTOMERS ELIGIBLE FOR RATE REDUCTION REWARDS?

All customers with a contract rate above 14% APR are eligible to receive Rate Reduction Rewards. To receive Rate Reduction Rewards, you must still enroll by completing each of the enrollment requirements. Please note that Prestige is not obligated to offer Rate Reduction to its customers, and may change or terminate the program at any time without notice. Not all customers will qualify.

HOW MUCH CAN MY RATE BE REDUCED BY?

Your rate can drop from the contract rate to as low as 14% minimum APR after all reductions.

WHAT DO I DO WHEN MY ADDRESS, EMAIL, OR PHONE NUMBER CHANGES?

Always update your contact information when you have a change of address, phone number, or email. You must verify your address, email, and phone number every 6 months to remain enrolled in Rate Reduction Rewards.

SIGNING UP IS EASY

Log in to your account at MyPrestige.com, click on "My Info" and select "Get Started" under account settings.

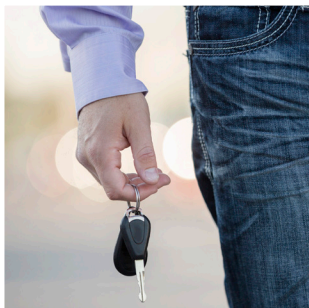
A CUSTOMER EXPERIENCE THAT FITS YOUR NEEDS

Go to MyPrestige.com or download our mobile app to manage your account from anywhere, anytime.

- Make payments
- Check your balance
- Set up automatic payments and reminders
- Pick up money-saving tips and more!

GET HELPFUL CREDIT EDUCATION TIPS

Keep up with the latest tips for managing finances and improving credit by following Prestige on social media or accessing our Resources page on MyPrestige.com.



Prestige

Prestige Financial Services, Inc.

1420 South 500 West

Salt Lake City, Utah 84115

888.822.7422

MyPrestige.com