



CU XPRESS LEASE – Lease End Guide

On behalf of your credit union, Fusion Auto Finance thanks you again for leasing your vehicle with the CU Xpress Lease program. The expiration date of your lease is approaching and we hope you have enjoyed driving your leased vehicle. Fusion and your credit union have partnered in this leasing program; Fusion is the titled owner of the vehicle and will coordinate the lease end process and the return of your leased vehicle. This Lease End Guide provides important information about the responsibilities regarding your leased vehicle and what to expect as your lease expiration date approaches. It is important to know that you have three distinct options available as you reach the end of the lease term:

Purchase your vehicle

You can buy your leased vehicle at lease-end with competitive credit union financing available.

Extend your lease

You may be eligible to extend the original term of your lease agreement for 12, 24, or 36 months.

Return your vehicle

After making all of your lease payments you can return your vehicle to a Fusion Return Center.

- 1. Purchasing Your Vehicle** – Any time during your lease term, you can pay off your vehicle and finance the purchase. At the end of the lease term and after making all lease payments and paying any other charges due on your lease to your credit union, you can purchase your leased vehicle for the residual value as stated on your lease agreement. In addition to the residual value amount, you will need to pay the purchase option fee plus sales tax on the total purchase amount.

Fusion lease buyout specialists can discuss your purchase option with you at any time and our business office can arrange credit union financing of your vehicle purchase at competitive rates and terms. Please contact Fusion Auto Finance lease maturity advisors at 866-870-8015 or by e-mail at leasebuyouts@fusionautofinance.com

- 2. Extending Your Lease** – If you would like to continue driving your current lease vehicle, you may be eligible to extend your original lease term by up to 36 months. Fusion lease maturity advisors can discuss the lease extension options and available terms when you call 866-870-8015.
- 3. Returning Your Vehicle** – If you choose not to purchase your leased vehicle or extend your lease, you will need to return your vehicle to a designated Fusion Vehicle Return Center near you. When you turn in your leased vehicle, its overall condition will need to be evaluated for any excess wear-and-tear and any excess mileage beyond your allowable miles.

3.1 Inspection of Your Leased Vehicle – Please call our remarketing department at 866-870-8015 to schedule an appointment on or before your scheduled lease expiration date – we will work with you to make arrangements for your vehicle return and inspection. The inspection will assess the condition of your leased vehicle by utilizing Fusion’s “No Surprises” wear-and-tear policy – a summary is sent to you ninety (90) days before the lease expiration date and a complete printable copy of this policy is also available on this website under the [lease-end documents](#) section.

3.2 Important Notice – You remain responsible for the condition of your leased vehicle until it is in the possession of Fusion Auto Finance, the titled owner. Your vehicle insurance must remain in place and license plates should remain on the vehicle until Fusion has taken delivery of your vehicle at one of our Vehicle Return Centers. If you are considering returning your vehicle to a dealer or another location other than a Vehicle Return Center, call Fusion immediately at 866-870-8015. Fusion can arrange a pickup of your leased vehicle but a transit fee may be required – please inquire when you call.

3.3 Frequently Asked Questions about Returning Your Leased Vehicle – To help you prepare for the return of your leased vehicle and what you need to know and do, we are providing you with frequently asked questions and responses to help guide you through the vehicle return process:

What if I have outstanding payments and other charges due to the credit union? All remaining payments and any other charges due to the credit union must be paid prior to returning your lease vehicle. If you are discussing a new vehicle with a dealer and have payments remaining, all payments and charges must be made to the credit union before taking delivery of any new vehicle.

Where do I return my leased vehicle? Fusion Auto Finance and your credit union have exclusive Vehicle Return Centers in Hauppauge, New York and Lebanon, New Jersey; auction return locations are in Clifton Park, New York (Albany area) as well as three locations near Boston, Massachusetts. Please call 866-870-8015 prior to the lease expiration to schedule your return at the nearest place.

Why do I return my lease vehicle to the Vehicle Return Center and not a dealership? The Vehicle Return Centers were created exclusively for credit union members. At the center, an inspector will assess the condition of your leased vehicle according to the CU Xpress Lease “No Surprises” excess wear-and-tear policy – a summary is sent to you ninety (90) days before the lease expiration date and a complete printable copy of this policy is also available on this website under the [lease-end documents](#) section. Any questions regarding the inspection and the “No Surprises” policy can be discussed during the inspection visit.

What should I have with me when returning my vehicle? Your assistance in returning the following equipment when returning your lease vehicle is greatly appreciated: all sets of keys; vehicle owner’s manual; vehicle maintenance books; full spare tire; tire jack and tools; rear cargo cover (if applicable); tech items such as SIMS Card, rear entertainment headphones, portable navigation system or disc (if applicable). Fusion representatives will remove your license plates and have you sign an odometer statement to complete the vehicle return.

How do I pay any excess mileage and any excess wear-and-tear? At the final vehicle inspection, you will be provided a detailed inspection report and a billing invoice for any billable charges for excess wear-and-tear, any excess mileage, and a vehicle disposition fee – state sales tax is also due on any billed amounts. Members returning their lease vehicle at either of our Vehicle Return Centers are eligible for a 5% convenience discount off any excess mileage and wear-and-tear if paid at the time of vehicle return.

Are there options available for returning my lease vehicle other than to a Vehicle Return Center? An appointment can be made for the pickup of your lease vehicle from your residence, workplace, or local dealer. This service may include a transit fee for the transportation of the vehicle back to the Vehicle Return Center. **You remain responsible for the condition of your leased vehicle until it is in the possession of Fusion Auto Finance, the titled owner. Your vehicle insurance must remain in place and license plates remain on the vehicle until Fusion has taken delivery of your leased vehicle at our Vehicle Return Center.**

Please contact Fusion Auto Finance with any questions you may have about the lease end process and the return of your lease vehicle. Please call a Fusion Lease Maturity Advisor at 866-870-8015 or reach us anytime by e-mail at leasematurities@fusionautofinance.com

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