

CU XPRESS LEASE – “No Surprises” Excess Wear and Tear Policy

Fusion Auto Finance makes the lease-end process simple and easy for you. Your CU Xpress Lease agreement includes vital information regarding wear and tear which relates to your financial and legal responsibilities at lease-end. Fusion has prepared this information sheet explaining our definitions for damage, with a few important examples to help you determine if your leased vehicle contains any excess wear and tear. Fusion Auto Finance will be in contact with you to schedule a detailed vehicle inspection with you – in the meantime you can review the details of what is truly wear and tear.

Inspecting Your Vehicle – take the time to check your leased vehicle’s maintenance records as well as the physical condition of your vehicle before returning it to Fusion Auto Finance.

Fusion’s distinctive “No Surprises” policy for wear and tear provides clear and understandable descriptions and examples of what is acceptable, or normal wear and what is in fact excess wear and tear that can be chargeable to you as per the terms of your CU Xpress Lease agreement. While the standards in your lease agreement give definitions of excess wear and tear, the Lease Vehicle Condition Guidelines in this document illustrate how Fusion identifies and determines excessive damage.

Lease Vehicle Condition Guidelines are focused on the following areas of your vehicle’s condition:

Exterior and Interior

Normally, if your driver’s license can completely cover damage, the wear and tear is acceptable.*

Wheels, Tires, and Glass

A visual inspection of these areas will assist you in understanding what we consider excessive damage.

Repairs and Alterations

Added equipment and any repairs must not negatively impact any manufacturer’s warranty or specifications.

*Coverage by a driver’s license is not applicable for damage to wheels, tires, glass, windshields, exterior cracks, gouges, or any holes in the vehicle sheet metal.

Vehicle Exterior – Paint and Body

Lease Vehicle Condition Guidelines – the following exterior wear and tear is considered chargeable:

- All dents larger than the acceptable area defined by a U.S. Driver’s License (“USDL”).
- All scratches that break the paint and are larger than the acceptable area defined by a USDL.
- A total of either four (4) or more dents and/or scratches that break the paint on a single exterior panel (regardless of size). In these cases all are chargeable.
- Any damage to a textured panel that penetrates the surface regardless of size.
- Scratches on light lenses, body molding, or window trim larger than area defined by a USDL.
- Any holes in the vehicle body; all broken or missing parts.
- All paint damage from rust or organic fallout (e.g. insect decomposition, bird droppings).
- Customer affixed decals which cannot be removed without damaging the body or paintwork.

Chargeable Exterior Damage – Paint and Body Examples



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Vehicle Exterior – Bumpers

Lease Vehicle Condition Guidelines – the following bumper wear and tear is considered chargeable:

- A total of four (4) or more dents on a single bumper (regardless of size). In these cases, all are chargeable and the entire bumper must be replaced.
- All dents larger than the acceptable area defined by a USDL.
- All scratches which break the paint and are larger than the acceptable area defined by a USDL.
- Holes, cracks, tears, or damage that breaks through the bumper, regardless of size.
- Any damage that penetrates the surface of a textured bumper regardless of size.
- Any damage that causes a bumper to be bent or buckled.

Chargeable Bumper Damage Examples

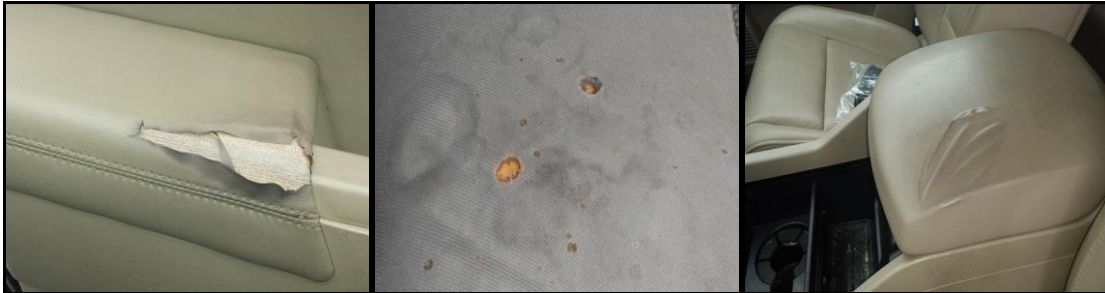


Vehicle Interior

Lease Vehicle Condition Guidelines – the following interior wear and tear is considered chargeable:

- Cracks, cuts, tears, or singed areas larger than the acceptable area defined by a USDL.
- Any interior compartment burn holes of any size.
- Stains that cannot be removed.
- Heavy cigar and/or cigarette odors.
- Heavy pet odors; excessive pet hair.

Chargeable Interior Damage Examples



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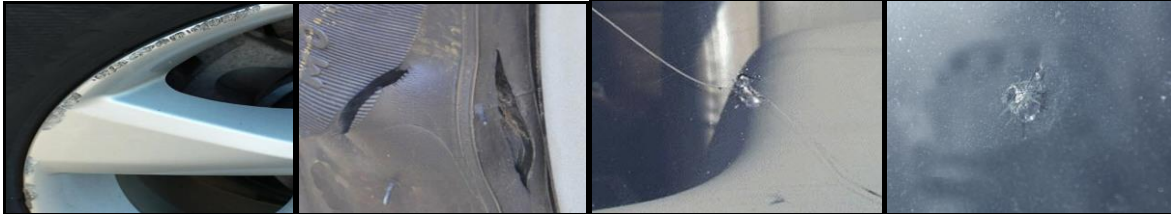
Wheels, Tires, and Glass

Lease Vehicle Condition Guidelines – the following wear and tear is considered chargeable:

- Mismatched, bent, cracked, gouged, or broken wheels, wheel covers, or trim rings; missing lug nut key; after-market wheel/tire combinations that protrude from or exceed the wheel housing.
- Tires, regardless of mileage, that have, a) less than 3.2mm (4/32-inch) in any groove; or b) outer treads that have no wear remaining; or c) uneven tire wear; or d) internal belts, cords, or casings that are showing.
- AWD/Quattro vehicles with mismatched brand tires; 2WD vehicles with mixed brand tires on the same axle; replacement tires with mismatched size and rating.
- Tire sidewall damage, cuts, bulges, bubbles, or repair plugs; recapped, retread, or snow tires.
- Any tire damage affecting the safety of the tire and/or the safe operation of the vehicle.
- Any damage to the windshield, regardless of size or location, is considered chargeable wear and tear. We encourage you to contact your insurance company and have the windshield replaced prior to lease end. Examples of glass damage - cracks, chips, scratches, star breaks, and bulls’ eyes.

Chargeable Wheel & Tire Damage Examples

Chargeable Glass Damage Examples



Repairs, Alterations, and Miscellaneous Items

Lease Vehicle Condition Guidelines – the following items are considered chargeable:

- Structural repairs that do not restore the frame rails, undercarriage, or uni-body to the original manufacturer’s specifications are not acceptable and may indicate frame damage.
- Any unrepaired damage; any repair that does not meet the manufacturer’s warranty; any repair or alteration that detracts from the overall appearance or quality and safety of the vehicle.
- Window tinting of any kind is chargeable.
- Driveline modifications that void the manufacturer’s warranty; damage to major driveline components (engine, transmission, differential).
- Any servicing of the vehicle required under the manufacturer’s scheduled maintenance plan.
- Missing tech items: SIMS card, rear entertainment headphones, portable navigation system or disc.
- Missing items: service books; primary, spare or valet keys; full spare tire and jack; tool kit.

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

Your Credit Union and Fusion Auto Finance thank you for your business!

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