

Toyota Financial Services is dedicated to providing vehicle financing and protection programs that make financing and driving your Toyota simple and satisfying. For more information, visit us at www.toyotafinancial.com or ask your dealer for details.



www.toyotafinancial.com

Toyota Financial Services is a service mark of Toyota Motor Credit Corporation and Toyota Motor Insurance Services, Inc. Programs are available through participating Toyota dealers, Toyota Motor Credit Corporation and Toyota Motor Insurance Services, Inc. to qualified customers. Programs may not be available in all areas. Programs are subject to change or end at any time. Please see your Toyota dealer regarding state eligibility and program compatibility.



Toyota Financial Services

Vehicle financing and protection
to help you get where you are going.



So you're thinking about a Toyota. Or maybe you're already driving one. Whether you've just leased your first Toyota or you've owned Toyotas for many years, you've made a good choice.



WHAT'S NEXT?

You might be thinking: What's the best way to pay for my Toyota? To protect it? How can I make sure I'm getting the most from my investment and preparing for my family's needs in the future?

Toyota Financial Services

Toyota Financial Services (TFS) offers a variety of products and services for you to choose from to make financing your Toyota affordable and easy. We offer both flexible financing and leasing terms to pay for your vehicle, and vehicle protection plans to simplify maintaining it. And because we're part of the Toyota family and have over 20 years of experience supporting Toyota drivers, you know you can count on us.

Visit us at www.toyotafinancial.com or ask your Toyota dealer for more information about TFS and what we have to offer you.

Financing Options



RETAIL FINANCING

It doesn't get much simpler than this. You make a down payment (if required) and pay off the remaining balance in regularly scheduled payments over a fixed amount of time. Your monthly payments are based on the down payment, term selected and the amount financed plus a finance charge.

By financing your vehicle through TFS and a participating dealer, you not only get competitive rates and world-class customer service, you also know that once you've made your final payment, you will be the proud owner of a Toyota, a world-class vehicle.

A variety of terms are available to meet your needs, and all new Toyota, Toyota Certified Used and most used vehicles are eligible. Subject to credit approval through a participating dealer and TFS.

Give yourself some credit

The monthly payment on your retail finance contract depends on several elements, including down payment, length of contract, the amount financed, and the finance charge on the amount financed. By knowing what's in your credit report, you can help make sure you're receiving the best finance charge for your situation.

Federal law gives you the right to receive a copy of your credit report from the three major U.S. credit reporting bureaus every 12 months. Visit the website of the Federal Trade Commission (www.ftc.gov) for a link to the official site to request your free report.

What happens at the end of my lease?

If you've never leased a car before, you may wonder what to do when your term is up. TFS has dedicated customer service professionals who specialize in helping you and your dealer make sure the end of your lease goes as smoothly as the beginning.

A few months before the end of your lease term, we'll contact you to discuss your lease-end options and responsibilities. You may decide to take the option of purchasing your vehicle. However, if you choose to return it, our customer service representative will walk you through the process, explain how excess wear and mileage charges may apply, and identify any other fees for which you may be responsible. Finally, we will help you make a personal connection with the individual at your dealership who will finalize the transaction. We'll be with you every step of the way.



LEASING

Enjoy the convenience of driving a new vehicle every few years, without having to negotiate a trade-in when you're ready for the next one. In a lease agreement you pay for the use of the vehicle during the term of the contract. At the end of the term, you have the option to purchase the vehicle or return it.

Leasing is a great way to lower your monthly payment and get more for your money, because you're not paying for the full value of the vehicle. Instead, you pay for the portion of the vehicle's life you use plus a rent charge, and official fees and taxes. You are also responsible for the cost of maintenance and insurance, and any applicable excess wear and use charges.

Leasing provides the flexibility of replacing the vehicle without having to find a buyer for the old one: At the end of your term, simply return the vehicle in the condition agreed upon in your contract, pay any applicable end-of-term fees, and you're ready for your next Toyota!

TFS offers a wide range of lease terms, and all new Toyota and Toyota Certified Used vehicles are eligible.



PREFERRED OPTION (BALLOON) FINANCE PLAN

This plan offers Toyota customers in certain states an attractive alternative to traditional retail financing with many of the benefits of leasing. Because it is a finance contract, you still have all the rights and responsibilities associated with a retail finance contract, including the responsibility to pay the full amount financed. But instead of spreading the full amount of the contract evenly over the course of the term, your monthly payment is smaller with one large final (balloon) payment.

When your final payment comes due, you can choose to either make the final balloon payment and keep the vehicle, sell the vehicle back to TFS through your Toyota dealer, or refinance the final balloon payment. Not all customers will qualify for the refinance option; refer to your dealership and agreement for details. If you choose to return the vehicle, you may be responsible for official fees and taxes, excess wear and use fees, and disposition fees as described in your contract.

Several terms are available, and all new Toyota and Toyota Certified Used vehicles up to three years old are eligible. The Preferred Option plan is available in Arkansas, Connecticut, Louisiana, Maryland, Mississippi, New Jersey, New Mexico, New York, Oklahoma, Rhode Island, Texas and Virginia.



Buy or Lease?

What's the best way for you to pay for your vehicle? Only you can answer that question, but here's a quick comparison of traditional retail financing and leasing to help you decide. Visit www.toyotafinancial.com and click on Finance vs. Lease for more tools and information.



With traditional retail financing...

At the end of the term, you own the vehicle.

Your monthly payment is typically higher because you are paying for the entire purchase price of the vehicle.

There is no limit to the number of miles you may drive or the condition of the vehicle at the end of your contract term.

If you wish to pay off your vehicle finance contract before the end of the original term, you are only responsible for the pay-off amount.

When you are ready to replace your vehicle, you must negotiate a trade-in or sell it yourself.



With leasing...

At the end of the term, you must return the vehicle unless you choose to buy it.

Your monthly payment may be lower because you are paying for the use of the car during the time you drive it (plus applicable charges).

If you drive more miles than allowed in your lease agreement, you will be responsible for excess mileage fees. Excess wear and use fees may also apply, depending on the condition of the vehicle when you return it.

If you wish to end your lease agreement before the end of the original term, you may be responsible for early termination charges.

At the end of your term, you can return your leased vehicle, pay any end-of-lease costs, and walk away – or into your next vehicle.

For more information about the differences between leasing and financing, visit the Consumer Information section of www.federalreserve.gov.



Simplify your
life – at least
this part of it.

Life is complicated enough, managing your car payment shouldn't have to be. Toyota Financial Services offers a variety of ways to make it simpler.

MY TFS ACCOUNT on www.toyotafinancial.com

Sign up for online account access to schedule payments with ePay, change your address, and more.

FLEXIBLE PAYMENT METHODS

If you prefer not to write a check for your vehicle payment, TFS offers options for making your monthly lease or finance payment.

- ePay – Make one-time or recurring payments online through *My TFS Account* on www.toyotafinancial.com.
- AutoCheque – Sign up for automatic withdrawal of your monthly payments from your checking or savings account.
- Phone Payment – Pay your bill by phone either through our automated customer service line 24 hours a day or with the help of a customer service representative during regular business hours (fee may apply).



www.toyotafinancial.com

In addition to detailed information about our products and services, our web site has a number of tools that can simplify financing or leasing your vehicle, and help you make the most of it:

- Apply for pre-approval by completing an online credit application.
- Use the payment estimator to determine which vehicle fits your budget.
- Find out what special offers are currently available in your area.
- Determine which vehicle protection plan meets your driving needs.

Visit toyotafinancial.com for more information.

Additional Programs



COLLEGE GRAD

A fitting reward for a significant achievement

With our special College Graduate Program, qualifying graduates can lease or finance any new Toyota vehicle with no money down and the option of no monthly payments for 90 days for vehicles that are financed. Other benefits include waived security deposit when leasing and roadside assistance for one year.*

iFINANCE

Helping you get started

At TFS, we understand that everyone's path is different, and your situation may not look ideal for financing a car. But with our iFinance program, we offer competitive financing terms to eligible customers who have limited credit history without the need for a co-applicant.

*Toyota Financial Services College Graduate Program is available on approved credit to qualified customers leasing or financing the purchase of new untitled Toyota models through participating Toyota dealers and Toyota Financial Services. Some restrictions apply. Program may not be available in all states. First payment may be deferred for 90 days; finance charges accrue from contract date. Deferred payment not available in Pennsylvania. Roadside assistance: Maximum \$100 per occurrence, does not include parts and fluids.

ENCORE

Rewarding our loyal customers

We value our customers' business and believe loyalty should be rewarded. To show our appreciation, customers who have previously leased or financed a vehicle through TFS are eligible for special benefits.

Programs are available that can help if you're looking to minimize your monthly payment, or shorten your contract term. If you are considering a Toyota Certified Used Vehicle, ask your dealer about financing or leasing with TFS. Because we know that the best new cars make the best used cars, we can offer new car rates on vehicles that have passed the rigorous certification process. Ask your dealer for details.





Vehicle Protection

We hope you love your Toyota, and we know it's an important investment. Toyota Financial Services offers vehicle protection plans to help you care for your investment and give you peace of mind. And in most cases your dealer can make it convenient for you to take advantage of the ones that are right for you by including the cost in your finance contract or lease agreement, or through an available interest-free financing program if you'd prefer to keep the payment separate.* Some vehicle protection plans are even available if you have had your vehicle for a while. Ask your dealer for more information.



* Interest-free financing for vehicle protection products available through a third party. Not available in all locations. Ask dealer for details.



VEHICLE SERVICE AGREEMENTS

These extended protection plans provide coverage for repairs beyond the factory warranty for both new and used vehicles, including Toyota Certified Used Vehicles. This is a great way to protect against unexpected repairs that are outside the warranty coverage or time, so you can keep your life in motion for yourself and those who depend on you. Selecting a Toyota Vehicle Service Agreement also ensures that repairs are made by qualified technicians using the latest in diagnostic equipment and Genuine Toyota Parts.

TFS offers plans with various lengths, mileage limits and deductible options, so you can select the plan that best meets your needs. Program benefits may also include towing, substitute transportation, and meals and lodging if you are out of town when your vehicle needs servicing. You may also be able to transfer your coverage if you sell your vehicle, increasing its resale value.



PREPAID MAINTENANCE

These plans cover the cost of regular maintenance, like oil changes, fluid inspection and replenishment, and lubrication of key chassis parts, that keeps your vehicle in its best possible condition. Prepaying these costs is not only convenient, making it easier for you to follow the factory-recommended maintenance schedule, it also protects you against rising service costs. By choosing Toyota Prepaid Maintenance, you can ensure that your vehicle is being maintained by factory-trained technicians using Genuine Toyota Parts.

Two plan levels and several terms are available so you can select the plan that's right for you. Coverage is transferable if you sell your vehicle, increasing its resale value. Roadside assistance is also available on most plans.





GUARANTEED AUTO PROTECTION (GAP)

GAP can minimize or even eliminate your financial obligation if your vehicle is declared a total loss because of an accident or theft before you've made your final payment. A primary auto insurance settlement is generally based on the market value of the vehicle, which may be less than the amount you owe on your retail or lease contract. This product fills that "gap" by paying the difference, so you have one less thing to worry about. The GAP claim payment may also pay your auto insurance deductible, further reducing your financial burden.*

*The auto insurance deductible benefit may not be available in all states. The GAP claim payment excludes any delinquent payments, taxes, and past due charges. See agreement, certificate, or waiver for complete details. Some restrictions apply.

PAYMENT PROTECTION

While you can't predict the future, you can be prepared for it. Credit Life and Credit Disability insurance are designed to help protect your family by providing coverage for your retail contract or lease agreement (up to specified limits) in the case of a covered death or disability. Credit Disability pays a covered benefit on your monthly payment, while Credit Life pays the covered balance due. This can provide you and your family peace of mind at a time it's needed the most.*

*Exclusions, limitations and terms of availability apply to this coverage. For cost and complete details, contact your dealership.

Credit Insurance is underwritten by Transamerica Financial Life Insurance Company in the state of NY (Home Office Purchase, NY), Investors Heritage Life Insurance Company in the state of Kentucky (Home Office - Frankfort, KY) and in all other states by Life Investors Insurance Company of America (Home Office - Cedar Rapids, IA) or Monumental Life Insurance Company (Home Office - Baltimore, MD).



VEHICLE PROTECTION PROGRAMS—A QUICK OVERVIEW

Vehicle Service Agreements	Prepaid Maintenance	GAP	Payment Protection (Credit Life and Disability Insurance)
Extends coverage of vehicle repairs beyond the time and mileage offered by the factory warranty	Covers the cost of regularly scheduled maintenance	Pays the difference between the auto insurance company settlement amount and the amount owed on a finance contract or lease agreement if the vehicle is declared a total loss	Provides coverage on a finance contract or lease agreement in the case of a covered death or disability
Different plans and coverage levels available	Different plans and coverage levels available	One coverage level	Two plans available, each with various coverage limits: Credit Life and Credit Disability
Available for purchase on new vehicles within factory warranty period and used vehicles only at time of vehicle purchase	Available for purchase anytime	Available only at time of vehicle purchase	Available only at time of vehicle purchase
Transferable in some cases	Transferable	Not transferable, unless the original retail or lease contract transfers (in most states)	Not transferable

Find detailed information about what is covered under our vehicle protection plans by visiting www.toyotafinancial.com, and clicking on Protect Your Vehicle.

Even if you have had your vehicle for a while, consider how our vehicle protection plans can help you keep it performing at its best. Depending on its age and current mileage, your car may still be eligible for a TFS Vehicle Service Agreement or Prepaid Maintenance. Ask your participating Toyota dealer to help you identify which product is right for you.





Toyota Financial Services (TFS) is a leading provider of automotive financial services, offering an extensive line of financing plans and vehicle protection products to Toyota customers and dealers in the U.S.

Since opening its doors in 1983, TFS has grown from a small company with eight associates to become the third largest captive finance company in the industry.

TFS is part of the worldwide financial services operations for Toyota Financial Services Corporation (TFSC), which is a wholly-owned subsidiary of Toyota Motor Corporation (TMC) in Japan. TFS has three Regional offices, three Customer Service Centers, 30 Dealer Sales and Service Offices throughout the United States, and one branch office in Puerto Rico.