

*This information has been reformatted for downloading, screen viewing and printing purposes only.  
To receive a printed version in the original format, please call us at 800-667-0201.*



## Lower Interest Rates to our Preferred Customers!

### Everyone can be a Preferred Customer . . .

Simply make we receive all of your payments on or before the due date.

### Preferred Customers Receive . . .

A cash refund of up to 25% of the interest paid. How much will this refund reduce YOUR total finance charges? It's as if your Contract Interest Rate was a full THREE percentage points LOWER!

#### For Example:

If your original contract interest rate is:	then your Effective Interest Rate after the cash refund would be:	with a typical* interest savings of:
12.00%	9.00%	\$504.00
13.50%	10.50%	\$512.64
15.00%	12.00%	\$520.80
16.50%	13.50%	\$529.44
18.00%	15.00%	\$537.60

\*Based on \$7,500 flight training program, \$250 cash down payment, 3 lessons per week, 48 monthly payments.

#### Plus:

- We never charge origination fees.
- We never charge prepayment penalties.
- You can discontinue program at any time.\*\*
- You pay only for the training you receive.\*\*

\*\* Some flight schools may charge a 10% termination penalty on unused flight training.

**Ask your flight school manager for an application today!  
Or call Pilot Finance at 800-667-0201**

*See back side for more information.*

## Interest Refund Program Quick Answer Card

The Interest Refund Program was in effect when this information sheet was distributed. However, the program may be discontinued at any time. If your decision to apply for financing is based on the availability of this program, please call us at (800) 667-0201.

#### **Why is Flight Training Finance making this offer?**

Quite simply, we want to "give back" to customers who carefully fulfill their obligations. Our Interest Refund Program reduces effective interest rates for our Preferred Customers, because these customers enable us to finance the dream of flying for more new flight students.

#### **Why not just offer lower initial contract interest rates?**

Our transactions are not government guaranteed or sponsored. Interest rates are dictated by the risk of the transaction and the performance of our overall portfolio. Our Interest Refund Program provides a way for us to offer significantly lower effective rates to the customers who deserve them, while continuing to earn higher returns on other accounts that generate higher expenses.

#### **How will I know if I am eligible?**

You will receive a certificate at the time you sign your finance contract. This certificate provides a written guarantee of your eligibility for the full cash refund.

#### **When will I receive my cash refund?**

Just sign and return your certificate to Flight Training Finance after your account has been paid in full. Your cash refund will be issued within 30 days.

#### **How can I make absolutely certain I will receive my cash refund?**

Just make certain all your payments reach us on or before the scheduled due date. To be sure payments are not late, most people mail each payment 10 days or more before the due date. Others use an automatic electronic payment service on the Internet. Some customers even make an extra payment early on, so that they are always paid one month ahead.

#### **What happens if a payment is late?**

We know that occasionally a mistake or delivery error can occur. Your Interest Refund Program Certificate will provide that up to two payments may be received after the due date, so long as:

- our follow-up work reveals the late payment was due to a non-recurring error or a mail delivery problem, and
- the past due situation is corrected immediately upon notice to you.