

EMPLOYEE VPP SPECIAL RETAIL RATES

For NNA/NMAC/NTCNA/NDA Employees

Effective with applications received **December 1, 2011 – January 3, 2012**

The bulletin supersedes all previous bulletins.

Employees of Nissan North America, its affiliates, and their families are entitled to the following discounted rate options through NMAC/IFS:

Option 1:

Eligible Vehicles:	Eligible Terms	740+	739-700	699-660	659-620	619-600
		Tier 0*	Tier 1*	Tier 2*	Tier 3*	Tier 4*
New 2010 through current model year – Nissan and Infiniti only	12-63 Months	2.64%	3.14%	5.14%	8.29%	11.24%
	66 Months	3.14%	3.89%	5.89%	9.04%	12.74%
	72 Months	3.39%	4.19%	6.99%	10.54%	15.24%

*Tier is determined by the Auto Finance Bureau Score obtained by NMAC/IFS. See bulletin 11-1-2003v6 and 11-8-2003v5 for credit bureau report by state.
EQUITYADVANTAGE: Tier 0-4, 90% or less advance, discount is 50 basis points, no mark-up allowed.

Option 2:

Special APR Programs:	<p>Published Special APR Rates for the approved tier minus 0.50%. For example: If the published Special APR is 2.90%, the special APR for this program would be 2.40% (2.90% - 0.50% = 2.40%) <i>Note: The contract APR <u>must be</u> equal to or greater than 0.00%. EquityADVANTAGE not eligible for Option 2.</i></p> <p>Please visit the website for current Special APR offers:</p> <ul style="list-style-type: none"> ▪ Nissan: www.nissan-usa.com, click on Buying, Nissan Financing, and then APR Offers. ▪ Infiniti: www.infiniti-usa.com, go to the Financing, Current Offers and then search by model.
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Option 1 and 2 are subject to NMAC/IFS credit approval.

Eligible Customers:

VPP Plan A and Plan B participants, which includes the following:

- Employees and retirees of Nissan North America and its affiliates in the continental U.S., Alaska and Hawaii.
- Immediate families of employees, which includes:
 - Spouse
 - Mother/father (includes mother- and father-in-law)
 - Brother/sister (includes brother- and sister-in-law and step- and half-brother/sister)
 - Son/daughter (includes son- and daughter-in-law and stepchildren)

NMAC/IFS Program Options:

Recent graduates or students who are graduating within the next 6 months may be eligible for Tier 1 rates and \$500 cash on select models.

- ⇒ Please visit www.nissan-usa.com, click **Buying, Finance, Finance Options, College Graduate Program** for details about the **SignatureGRADUATE** program.

The 90-Day Delayed Payment Option is available for VPP (*not available in Pennsylvania*).

Lease: The NMAC/IFS money factor discount on VPP leases has been discontinued.

If you have any questions about financing:

Visit www.nissan-usa.com. Click on **Buying, Credit Basics**, and then read the sections titled *Understanding Credit, The Value of Good Credit, Knowing Your Credit Standing and Frequently Asked Questions*, or visit www.infiniti.com and click on Financing.

The *Understanding Car Financing* brochure can be found by clicking on the following links:

- www.nissanusa.com/pdf/credit_basics/Car_Financing_NMAC.pdf
- www.infiniti.com/pdf/financing/Car_Financing_IFS.pdf

Applying for Credit:

You may apply for credit with Nissan Motor Acceptance Corporation or Infiniti Financial Services by:

- 1) Visiting your local dealership.
- 2) Completing an online application at either the Nissan or Infiniti website.
 - Go to www.nissan-usa.com, click on Buying, and then select Get Pre-Approved.
 - Visit www.infiniti.com, Search option, type Pre-Approval, and then click Go.

You will receive an email response to your online application (email subject line states "**Signature**INTERACTIVE"). The email will either:

- Pre-approve you for a specific amount and direct you to take the email to a dealership.
- Indicate credit could not be granted. More information may be needed and can be provided by completing the full credit application at a dealership.

If you have questions regarding your credit application, contact NMAC credit at: <mailto:vpp.inquiries@nissan-usa.com>. Please provide the employee's name and your relationship to the employee, if applicable.

All other VPP questions/concerns can be directed to: (800) 299-4753 or visit www.insidenissan.com for detailed program information.

Dealers:

Please reference bulletin 11-1-0382 or 11-8-0358 for additional details on program.

Employee VPP Special Retail Rates are subject to termination without any prior notice.