



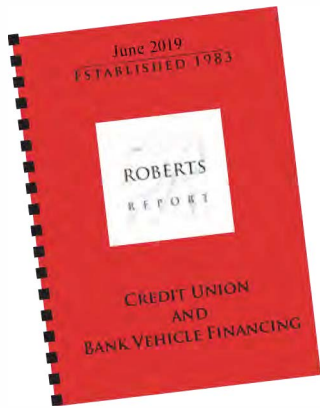
Why

THE ROBERT REPORTS

THE ROBERT *Reports*

OVER 40 YEARS OF BRINGING YOU UP-TO-DATE INFORMATION

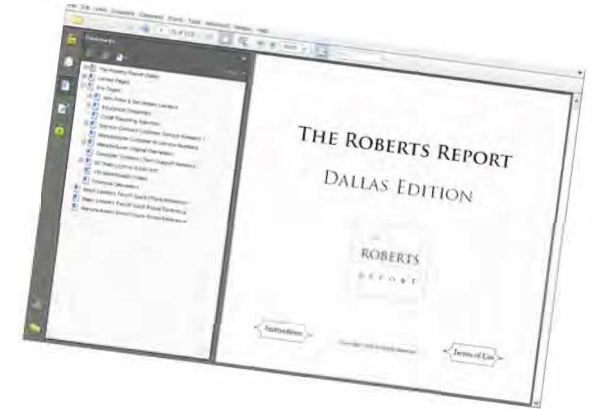
1. First in the country to create the industry-standard, time-saving car payoff and finance reference information tool serving Finance Departments & Sales Desks within car dealerships.
2. Up-to-date information -- lenders personally contacted every month and includes extensive payoff, rate, terms & conditions and other relevant information. Also features subprime, insurance, manufacturer warranties and much more useful information.
3. Meeting the needs of our customers by always listening to and implementing ideas and recommendations into our products. Continually innovating and evolving our product, always looking for ways to both help save our dealers time, supporting increased dealer sales and efficiencies.
4. First in the country to create an integrated online system, now available and widely used since 2007. This online system features the almost instant speed of Adobe Acrobat directly linked to the resources of the Internet, providing features and time savings tools. It has frequently become the preferred choice among dealers.



YOUR CHOICE!

At The Robert Reports you can have your choice of the traditional bound Hard Copy easy at-your-fingertips reference book or our dynamic, interactive, connected Digital Edition.

In fact, you can have BOTH!



WHY GO HARD COPY ?

- **IT'S HANDY!** The bright red color makes it easy to find right at your desk
- **IT'S COMPREHENSIVE!** Find all the information you're looking for on pin-up lists or reference sheets, all updated by the Roberts Report staff
- **IT'S PORTABLE!** Use it at your desk, take it to the sales office or out to the floor—it's always where you need it
- **IT'S BROWSABLE!** For those who like to flip through pages or who have customers that like to see printed "Black & White" the book is perfect!

WHY GO DIGITAL ?

- **IT'S CONNECTED!** Hyperlinks to Lenders' website rates pages
- **IT SEARCHES!** Ability to search for anything in the book, like names, addresses, rates or anything else you can think of
- **IT'S CALCULATED!** Links to handy web calculators
- **IT'S FAST!** It arrives right on your computer via email, while the Post Office trucks are still loading up
- **IT FINDS INSURANCE!** You'll find direct links for all the major insurance companies

WHY NOT HAVE BOTH?

At The Robert Reports you can have the benefits of BOTH the bound Hard Copy AND the speedy Digital Edition

SOME ADVANTAGES OF THE ROBERT REPORTS DIGITAL EDITION

NO PASSWORDS
REQUIRED FOR
ACCESS



ALWAYS
IMMEDIATELY
AVAILABLE
ON YOUR DESKTOP

HYPERLINKS TO
TITLE
REPLACEMENT
FORMS WHEREVER
AVAILABLE

NOT DEPENDENT
ON THE INTERNET
FOR ALL
INFORMATION
SO IT IS FAST!

ABILITY TO SEARCH
THROUGH OR
BROWSE THROUGH
THE INFORMATION

HARD COPY
-AND-
DIGITAL EDITION
YOU GET BOTH!

GREAT TOOLS!

SEARCH FOR NAMES, NUMBERS, RATES,
LENGTH OF TERMS, OR ANYTHING ELSE

CONSISTENCY OF
RATE DISPLAYS TO
MAKE THEM EASIER
TO UNDERSTAND OR
COMPARE

LINK TO LENDER
WEBSITE RATES
PAGE WHEREVER
AVAILABLE

YOU CAN EASILY
SEE WHO EACH
LENDER USED TO
BE AND/OR WHO
THEY ARE NOW

ELIGIBILITY OF CREDIT
UNIONS TO FIND
ADDITIONAL SOURCES
OF LENDING OPTIONS

The screenshot shows a web browser window with a menu bar (File, View, Tools, Help) and a toolbar at the bottom. On the left, an 'Outlines' pane lists various lenders, including 'Alaska Airlines Employees Federal Credit Union'. The main content area displays detailed information for this lender, including contact details, a table of interest rates for new car financing, and a table for used car financing. The right side of the browser shows a 'MAY ROBERT REPORTS 2023' logo and contact information.

ALASKA AIRLINES EMPLOYEES FEDERAL CREDIT UNION
...see: [Alaska Air Group Credit Union](#)

ALASKA AIR GROUP CREDIT UNION
...formerly: Alaska Airlines/Horizon Air Employees Federal Credit Union
...formerly: Alaska Airlines Employees Federal Credit Union
...formerly: Alaska-Horizon Airlines Federal Credit Union
PAYOFF - 19530 Int'l Blvd S, Ste 108, Seatac, WA 98188
800-626-3336 Verify a check - 206-824-9800 fax - 206-824-1421

NEW CAR FINANCING
up to 110% of purchase price plus tax, license & service contract -
months - 24 36 48 60 over \$15k/72 over \$25k/84
3.24% 3.24% 3.24% 3.24% 3.24% 3.24%

USED CAR FINANCING
up to 110% of NADA loan value plus tax, license & service contract -
months - 24 36 48 60 over \$15k/72 over \$25k/84
2017 & newer - 3.24% 3.24% 3.24% 3.24% 3.24% 3.24%
2016 thru 2014 - 3.99% 3.99% 3.99% 3.99% 3.99% 3.99%
2013 thru 2010 - 6.75% 6.75% 6.75% none none none
> NOTE Lender offers new & used service contract.
All above rates may be higher based on credit history.

ELIGIBILITY Employees (including retired employees) of Alaska Air Group Credit Union and their family members. Airlines under Alaska Air Group include Alaska Airlines, Horizon Air, Virgin America, and McGee Air Services.

ALASKA USA FEDERAL CREDIT UNION
...Continental Telephone Employees Credit Union has merged with this lender.
...Greater Contel Employees Federal CU has merged with this lender.
...High Desert Community Credit Union has merged with this lender.
...The Members Own Federal Credit Union has merged with this lender.
PAYOFF - 4000 Credit Union Dr, Anchorage, AK 99503-6613
800-525-9094 907-563-4567 fax - 907-646-6032

NEW CAR FINANCING
up to 110% of purchase price plus tax, license & service contract -
months - 24 36 48 60 over \$15k/72 over \$25k/84
4.25% 4.25% 4.25% 4.25% 4.5% 5%

USED CAR FINANCING
up to 110% of NADA loan value plus tax, license & service contract -
months - 24 36 48 60 over \$15k/72 over \$25k/84
2016 & newer - 4.25% 4.25% 4.25% 4.25% 4.5% 5%
2015 thru 2013 - 4.25% 4.25% 4.25% 4.25% 4.5% none
2012 thru 2009 - 6.5% 6.5% 6.5% none none none
> NOTE Lender offers new & used service contract.
All above rates may be higher based on credit history.

ELIGIBILITY Live, work, worship or attend school in Victorville, Apple Valley, Hesperia, Adelanto, Barstow, Baldy Mesa, Daggett, Helendale, Hinkley, Lenwood, Lucerne Valley, Newberry Springs, Oak Hills, Oro Grande, Phelan, Pinon Hills, Silver Lakes, Summit Valley or Yermo.

GREAT TOOLS!

QUICKLY LOOKUP PHONE, OR DIRECT LINKS
TO INSURANCE OFFICE INFORMATION

The screenshot shows a software application with a menu bar (File, View, Tools, Help) and a toolbar. On the left is a tree view titled 'Outlines' containing a list of insurance companies and services. On the right is a detailed view of the selected company, '21st Century Insurance', including its phone number, discounts, and other services. The application also features a search bar and a page number '211 / 243' at the bottom.

File View Tools Help

Outlines

- American National Insurance
- Ameriprise Auto & Home Insurance
- Amica Insurance
- Auto Insurance Specialists (AIS)
- Automobile Club of Northern California (AA
- Automobile Club of Southern California (A
- BB&T Insurance Services
- The California Casualty Auto & Home Insur
- Chubb Group of Insurance Companies
- Encompass Insurance
- InsureExpress (Broker)
- Farmers Insurance
- Fireman's Fund Insurance
- Geico Insurance
- (The) General Insurance
- Guide One Insurance
- (The) Hartford
- Kemper Insurance
- Liberty Mutual Insurance
- McGriff Insurance Services
- Mercury Insurance
- MetLife Insurance
- Nationwide Insurance
- Progressive Insurance
- Safeco Insurance
- State Farm Insurance
- Travelers Insurance
- USAA Insurance
- Credit Reporting Agencies
- Manufacturer Customer In-Service Numbers
- Service Contracts Customer Sup Numbers

INSURANCE COMPANIES

21st CENTURY INSURANCE
877-401-8181
Discounts: Alarm - none Lojack - none

ACE PRIVATE RISK SERVICES
...see: [Chubb Group of Insurance Companies](#)

ALLSTATE INSURANCE
800-255-7828
Discounts: Alarm - 5% Lojack - none

AMERICAN NATIONAL INSURANCE
800-333-2860 409-763-4661
Discounts: Alarm - none Lojack - none

AMERIPRISE AUTO & HOME INSURANCE
800-842-3344 Cust svc 800-535-2001
claims 800-872-5246
Discounts: Alarm - none Lojack - none

AMICA INSURANCE
800-242-6422
Discounts: Alarm - 5% Lojack - 5%

AUTO INSURANCE SPECIALISTS (AIS)
888-772-4247
Discounts: Alarm - 5% Lojack - none

AUTOMOBILE CLUB OF NORTHERN CALIFORNIA (AAA)
800-922-8228
Discounts: Alarm - 10% Lojack - none

AUTOMOBILE CLUB OF SOUTHERN CALIFORNIA (AAA)
888-883-8417
Discounts: Alarm - 10% Lojack - none

BB&T INSURANCE SERVICES
...see: [McGriff Insurance Services](#)

THE CALIFORNIA CASUALTY AUTO & HOME INSURANCE
800-800-9410
Discounts: Alarm - none Lojack - none

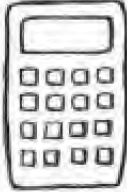
CHUBB GROUP OF INSURANCE COMPANIES
866-324-8222
Discounts: Alarm - 10% Lojack - none

MAY
ROBERT REPORTS
2023
800-448-3767
fax 602-714-8174

211 / 243 100.00%

GREAT TOOLS!

HANDY ONLINE CALCULATORS THAT CAN
SOMETIMES HELP CLOSE A SALE WITH CUSTOMERS



ONLINE CALCULATORS

[AUTO LOAN CALCULATOR](#)

[AUTO LOAN EARLY PAYOFF](#)

[CAR LOAN COMPARISON](#)

[HYBRID COST ADVANTAGES](#)

[AUTO REBATE OR FINANCING?](#)

[LOAN RATE COMPARISONS](#)

[BUY OR LEASE?](#)

[COMPOUND INTEREST](#)

[CD CALCULATOR](#)

[GAS GUZZLER SAVINGS CALCULATOR](#)

MAY

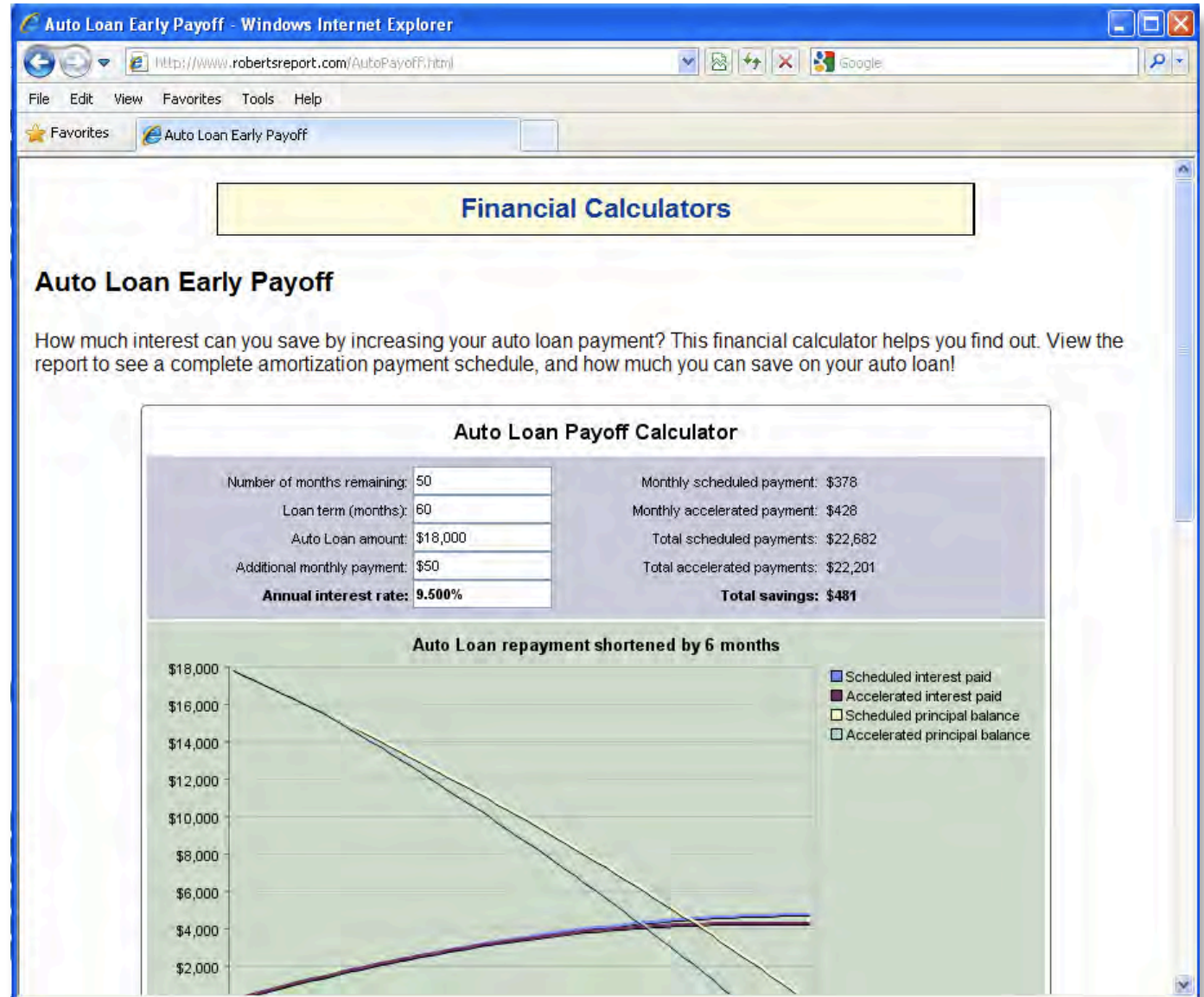
ROBERT
REPORTS

2023

800-448-3767
fax 602-714-8174

GREAT TOOLS!

USEFUL CAR SALES ORIENTED CALCULATORS



GREAT TOOLS!

CURRENT WARRANTIES ON ALL MAJOR BRANDS

MANUFACTURER CUSTOMER IN-SERVICE NUMBERS

Where to phone for "In-Service" date of vehicles

ACURA	800-382-2238	KARMA	949-629-7502
ALFA ROMEO	844-253-2872	KIA	800-333-4542
ASTON MARTIN	440)1926-644644	LAND ROVER	800-637-6837
AUDI	800-822-2834	LEXUS	800-255-3987
BENTLEY	877-300-8803	LINCOLN	800-521-4140
BMW	800-831-1117	LOTUS	800-245-6887
BUICK	800-521-7300	MAZDA	800-222-5500
CADILLAC	800-458-8006	MERCEDES-BENZ	800-367-6372
CHEVROLET	800-222-1020	MINI	866-275-6464
CHRYSLER	800-247-9753	MITSUBISHI	800-222-0037
DODGE	800-423-6343	NISSAN	800-647-7261
FERRARI	201-816-2600	PONTIAC	800-762-2737
FIAT	888-242-6342	PORSCHE	800-767-7243
FORD	800-392-3673	RAM	866-726-4636
GENESIS	844-340-9741	SATURN	800-553-6000
GM OF CANADA	800-263-3777	SCION	866-707-2466
GMC	800-462-8782	SMART	800-762-7887
HONDA	800-999-1009	SUBARU	800-782-2783
HUMMER	800-732-5493	SUZUKI	800-934-0934
HYUNDAI	800-633-5151	TESLA	877-798-3752
INFINITI	800-662-6200	TOYOTA	800-331-4331
ISUZU	800-255-6727	VOLKSWAGEN	800-822-8987
JAGUAR	800-452-4827	VOLVO	800-458-1552
JEEP	877-426-5337		

MAY



2023

800-448-3757
fax 602-714-8174

MANUFACTURER ORIGINAL WARRANTIES

Note: There are two types of emission warranties: a defect warranty and a performance warranty. The defect warranty covers the repair of emission-related parts that become defective during normal vehicle operation. The performance warranty covers repairs that are necessary because the vehicle failed an EPA-approved I/M inspection. All warranties listed are for original owner and are transferable except as noted.
Note: Besides California, these other states have adopted California Emissions standards: Connecticut, Delaware, Maine, Maryland, Massachusetts, New Jersey, New Mexico, New York, Oregon, Pennsylvania, Rhode Island, Vermont, and Washington, as well as the District of Columbia.

MODELS			BASIC	HYBRID	PURCHASER/ MAJOR	49-STATE	CALIFORNIA
			COVERAGE	COMPONENTS (IF AVAILABLE)	COMPONENT	EMISSIONS (ANNUAL)	EMISSIONS (LP 10)
			YEARS/MILES	COVERAGE NOT REPEATED	YEARS/MILES	YEARS/MILES	YEARS/ MILES
ACURA	All	2011 & newer	4 / 50k	4 / 150k	6 / 70k	2 / 24k	8 / 80k
ALFA ROMEO	All	2015 & newer	4 / 50k	—	4 / 50k	2 / 24k	8 / 80k
AUDI	All	2011 & newer	4 / 50k	4 / 50k	4 / 50k	2 / 24k	8 / 80k
BMW	All	2011 & newer	4 / 50k	8 / 100k	4 / 50k	2 / 24k	8 / 80k
BUICK	All	2013 & newer 2012 thru 2008	4 / 50k 4 / 50k	8 / 100k 8 / 100k	6 / 70k 5 / 100k	2 / 24k 2 / 24k	8 / 80k 8 / 80k
CADILLAC	All	2013 & newer 2012 thru 2009	4 / 50k 4 / 50k	8 / 100k 8 / 100k	6 / 70k 5 / 100k	2 / 24k 2 / 24k	8 / 80k 8 / 80k
CHEVROLET	All (ex. Diesel Trucks) Diesel Trucks only	2016 & newer 2015 thru 2008 2008 & newer	3 / 36k 3 / 36k 3 / 36k	5 / 100k 8 / 100k —	5 / 60k 5 / 100k 5 / 100k	2 / 24k 2 / 24k 2 / 24k ¹	8 / 80k 8 / 80k 8 / 80k ¹
CHEVROLET	All	2016 & newer 2015 thru 2010 2009	3 / 36k 3 / 36k 3 / 36k	— — 8 / 100k	5 / 60k ² 5 / 100k ⁴ Unlimited ³	2 / 24k 2 / 24k 2 / 24k	8 / 80k 8 / 80k 8 / 80k
DODGE	All	2016 & newer - 2015 thru 2010 2009	3 / 36k 3 / 36k 3 / 36k	— — 8 / 100k	5 / 60k ² 5 / 100k ⁴ Unlimited ³	2 / 24k 2 / 24k 2 / 24k	8 / 80k 8 / 80k 8 / 80k
FIAT	All	2012 & newer	4 / 50k	—	4 / 50k	2 / 24k	8 / 80k
FORD	All (ex. Diesel Trucks) Diesel Trucks	2007 & newer 2007 & newer	3 / 36k 3 / 36k	8 / 100k ⁵ —	5 / 60k 5 / 100k	2 / 24k 2 / 24k	8 / 80k 8 / 80k
GENESIS	All	2017 & newer	5 / 60k	10 / 100k ⁶	10 / 100k ⁷	2 / 24k	8 / 80k
GMC	All (ex. Diesel Trucks) Diesel Trucks only	2016 & newer 2015 thru 2008 2008 & newer	3 / 36k 3 / 36k 3 / 36k	8 / 100k 8 / 100k —	5 / 60k 5 / 100k 5 / 100k	2 / 24k 2 / 24k 2 / 24k ¹	8 / 80k 8 / 80k 8 / 80k ¹

INCLUDES TERMS OF
TRANSFERABILITY

YOU ALREADY KNOW HOW TO USE IT!

LOOKS LIKE
THE ROBERT
REPORTS

BUT
INTERACTIVE!

BROWSE
SEARCH
HYPERLINK

FAMILIAR
PDF-BASED
INTERFACE

The screenshot shows a PDF viewer interface. On the left, an 'Outlines' pane lists various credit unions, including 'Alaska Airlines Employees Federal Credit Union'. The main window displays the report for this credit union, which includes contact information, interest rate tables for 'New Car Financing' and 'Used Car Financing', and a 'LUCRILITY' section. The report is dated 'MAY 2023' and includes contact details for the lender.

ALASKA AIRLINES EMPLOYEES FEDERAL CREDIT UNION
... see: Alaska Air Group Credit Union

ALASKA AIR GROUP CREDIT UNION
... formerly: Alaska Airlines/Horizon Air Employees Federal Credit Union
... formerly: Alaska Airlines Employees Federal Credit Union
... formerly: Alaska-Horizon Airlines Federal Credit Union
☞ **PAYOFF** - 19530 Int'l Blvd S, Ste 108, Seacac, WA 98188
800-626-3336 Verify a check - 206-824-9800 fax - 206-824-1421

NEW CAR FINANCING
up to 110% of purchase price plus tax, license & service contract -
months - 24 36 48 60 over \$15k/72 over \$25k/84
3.24% 3.24% 3.24% 3.24% 3.24% 3.24%

USED CAR FINANCING
up to 110% of NADA loan value plus tax, license & service contract -
months - 24 36 48 60 over \$15k/72 over \$25k/84
2017 & newer - 3.24% 3.24% 3.24% 3.24% 3.24% 3.24%
2016 thru 2014 - 3.99% 3.99% 3.99% 3.99% 3.99% 3.99%
2013 thru 2010 - 6.75% 6.75% 6.75% none none none
> NOTE: Lender offers new & used service contract.
All above rates may be higher based on credit history.

LUCRILITY Employees (including retired employees) of Alaska Air Group Credit Union and their family members. Airlines under Alaska Air Group include Alaska Airlines, Horizon Air, Virgin America, and McGee Air Services.

ALASKA USA FEDERAL CREDIT UNION
...Continental Telephone Employees Credit Union has merged with this lender.
...Greater Centel Employees Federal CU has merged with this lender.
...High Desert Community Credit Union has merged with this lender.
...The Members Own Federal Credit Union has merged with this lender.
☞ **PAYOFF** - 4000 Credit Union Dr, Anchorage, AK 99503-6613
800-525-9094 907-563-4567 fax - 907-646-6032

NEW CAR FINANCING
up to 110% of purchase price plus tax, license & service contract -
months - 24 36 48 60 over \$15k/72 over \$25k/84
4.25% 4.25% 4.25% 4.25% 4.5% 5%

USED CAR FINANCING
up to 110% of NADA loan value plus tax, license & service contract -
months - 24 36 48 60 over \$15k/72 over \$25k/84
2016 & newer - 4.25% 4.25% 4.25% 4.25% 4.5% 5%
2015 thru 2013 - 4.25% 4.25% 4.25% 4.25% 4.5% none
2012 thru 2009 - 6.5% 6.5% 6.5% none none none
> NOTE: Lender offers new & used service contract.
All above rates may be higher based on credit history.

LUCRILITY Live, work, worship or attend school in Victorville, Apple Valley, Hesperia, Adelanto, Barstow, Baldy Mesa, Daguerre, Helendale, Hinkley, Lerwood, Lucerne Valley, Newberry Springs, Oak Hills, Oro Grande, Phelan, Pinon Hills, Silver Lakes, Summit Valley or Yermo.



March 7, 2005 Press Release (Excerpt)
nada.org

NADA Chairman
Jack Kain



Dealer reserve is here to stay — and for good reason

Indirect auto lending — making auto credit available through dealers — generally allows a dealer to add a retail credit markup and still quote a lower rate than the consumer would find for a direct auto loan offered by the same bank. This was recently confirmed by comparing the buy-rate sheets of indirect auto lending banks and the retail auto loan rates offered by the same banks in the same geographic areas through their branches, as quoted in the **Greenbook Lender's Guide** and **The Robert Reports**. (Both of these publications are considered authoritative reference sources by the financial industry.)

THE AUTOMOTIVE DEALERSHIP INSTITUTE

Global leader in educating the next generation of Finance and Insurance Managers.

THE ENCYCLOPEDIA OF FINANCE AND INSURANCE MANAGEMENT®



THE ROBERT REPORTS

The Robert Reports is a publication founded in 1983 that offers a wealth of useful information on banks and credit unions. Included in the monthly updates is retail payoff information for all lenders, leasing payoff information, check verification phone numbers, loan info, complete address/phone/fax information and finance rates to help customers make immediate buying decisions. Additional resource material includes nonprime and secondary lenders, manufacturer customer service numbers, credit reporting agencies, computer systems/technical support numbers, Manufacturer Warranties, service contract customer in-service numbers, insurance companies and 50-state license and lien info.



Why

THE ROBERT REPORTS

TAKE ME TO THE ROBERT REPORTS!