

THE
DUVAL
DIFFERENCE

The automotive experience made simple....

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ACURA

What does



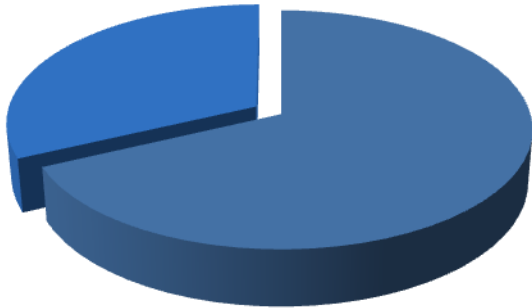
mean?

- ✓ Confidence that all the research has been done to get you the best deal in the area
- ✓ No surprises because we post everything right on the car
- ✓ This process cuts the time it takes to **buy a car in half**
- ✓ No wasted time • No gimmicks • No pressure

Why ?

BECAUSE YOU ASKED FOR IT!

SURVEY RESULTS - J. D. POWER & FRIEDMAN-SWIFT



68%

68% OF THE BUYING PUBLIC SAID THEY DREADED:

- The time it took to get to the bottom line!
- The Hassles!
- The Pressure!
- The Inflated Prices!

Our guests told us they wanted to purchase their vehicles in a hassle-free environment!

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How do we determine the ?

- Product availability
- Market demand
- Vehicle age, color and equipment
- Factory incentives and rebates

**WE SHOP OUR COMPETITION
TO MAKE SURE OUR PRICES STAY COMPETITIVE**

What make our Sales Consultants different?

“My compensation is not based on the selling price of the vehicle.”

“I am paid on volume and customer satisfaction.”

“I want what you want: the least expensive vehicle that best fits your needs.”

NOW DOESN'T THAT MAKE SENSE?

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How are trade-ins handled?

- ✓ We will make you an offer to purchase your vehicle*
- ✓ We will buy **your vehicle** whether or not you buy **ours**!
- ✓ Fully transparent evaluation process: You accompany our Vehicle Evaluator to be sure you get the **Most Money** for your trade



*Offer good for 3 days or 300 miles

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Where does the



trade-in value come from?



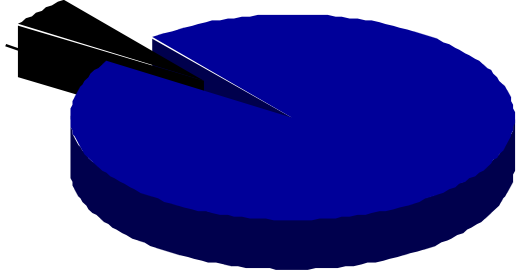
- We use live auction data and current market conditions
- We don't play tricks by inflating your trade allowance
- Your trade doesn't affect your vehicle purchase price
- No games – no gimmicks

How do you pay for a vehicle?

CASH is the easiest way to pay for a vehicle

- No Payments
- No Interest Charges

5% Cash



95%
Finance

BUT MOST PEOPLE (95%) EITHER FINANCE OR LEASE THEIR NEW OR PRE-OWNED VEHICLE

How does financing work?

MOST LOANS ARE 24 – 60 MONTHS

SHORTER TERM = LESS INTEREST

LONGER TERM = LOWER PAYMENTS

LENDERS PREFER 20-30% DOWN

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How are interest rates determined?



- ❖ Year, Make, Model, Price of Vehicle
- ❖ Time on Your Current Job
- ❖ Stability
- ❖ Equity or Cash Involvement
- ❖ Amount of Money Borrowed
- ❖ Your Credit History
- ❖ Length of the Loan

How do lenders determine your rating?

A+ A A- B+ B B- C+ C C- D+ D D-

4%.....NEW VEHICLES.....18%

5%.....USED VEHICLES.....20%

Just like our vehicle prices, we shop local lenders to be sure our rates are competitive

PRE-APPROVAL IS AVAILABLE



How is your monthly payment determined?

NEW VEHICLES

\$18 TO \$26 PER \$1,000 BORROWED*

USED VEHICLES

\$20 TO \$28 PER \$1,000 BORROWED*

***Estimates based on 60-month car loans**

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What are the advantages of leasing?

- ❖ Less cash required up front
- ❖ Shorter terms – drive a new vehicle every 2 or 3 years
- ❖ Lower monthly payments
- ❖ More equipment and vehicle for less money
- ❖ Only pay for the portion of the vehicle you use

GUARANTEED FUTURE VALUE

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What are the other benefits of

THE DUVAL ?
DIFFERENCE

48 HOUR RETURN POLICY	FAMILY OWNED SINCE 1916	90 DAY/3000 MILE LIMITED WARRANTY
LOANER CARS AVAILABLE	OVER 1500 VEHICLES TO CHOOSE FROM WITHIN THE DUVAL FAMILY	COMPLIMENTARY CAR WASH
NO PRESSURE BUYING EXPERIENCE	ALL VEHICLES CLEARLY PRICED	FREE DIAGNOSTIC (up to 30 minutes on any make or model in our service department)

**Let's talk about your
next vehicle.....**

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