

## LEASE END GUIDE

On behalf of your credit union, Fusion Auto Finance thanks you again for leasing your vehicle with the CU Xpress Lease program. We hope you enjoyed driving it. Through your credit union's partnership in this leasing program, Fusion is the titled owner of the vehicle and will coordinate the lease end process and the return of your leased vehicle. As the expiration date of your lease approaches, please review your responsibilities regarding your leased vehicle and what to expect as your lease expiration date approaches. It is important to know that you have three distinct options available as you reach the end of the lease term:



### Purchase Your Vehicle

Purchase your leased vehicle for the residual value plus the purchase option fee and sales tax on the total purchase (per your lease agreement) if all lease payments and any other charges have been paid to your credit union.

Please contact a Fusion lease buyout specialists at **(866) 870-8015**, or [leasebuyouts@fusionautofinance.com](mailto:leasebuyouts@fusionautofinance.com).



### Extend Your Lease

If you would like to continue driving your current lease vehicle, you may be eligible to extend your original lease term by up to 36 months.

To discuss lease extension options and available terms, please contact a Fusion lease maturity advisor at **(866) 870-8015**.



### Return Your Vehicle

If you choose not to purchase or extend your leased vehicle, you must return your vehicle to a designated Fusion Vehicle Return Center. When you turn in your leased vehicle, its overall condition will need to be evaluated for any excess mileage and wear and tear.

Please see below for important information regarding the return of your leased vehicle.

## **Returning Your Leased Vehicle**

### Inspection of Your Leased Vehicle

To schedule an appointment on, or before your scheduled lease expiration date, please contact our remarketing department at **(866) 870-8015**. The inspection will assess the condition of your leased vehicle by utilizing Fusion's "No Surprises" Excess Wear & Tear Policy. A summary of this policy is sent to you ninety (90) days before the lease expiration date and is also available online at [FusionAutoFinance.com](http://FusionAutoFinance.com), under the lease-end documents section.

You remain responsible for the condition of your leased vehicle until it is in the possession of Fusion Auto Finance, the titled owner. Your vehicle insurance and license plates must remain in place until Fusion has taken delivery of your vehicle at one of our Vehicle Return Centers. Fusion representatives will remove your license plates and have you sign an odometer statement to complete the vehicle return. If you are considering returning your vehicle to a dealer or another location other than a Vehicle Return Center, call Fusion immediately at **(866) 870-8015**. Fusion can arrange a pickup of your leased vehicle but a transit fee may be required.

### Frequently Asked Questions

#### **What if I have outstanding payments and other charges due to the credit union?**

All remaining payments and any other charges due to the credit union must be paid prior to returning your lease vehicle. If you are discussing a new vehicle with a dealer and have payments remaining, all payments and charges must be made to the credit union before taking delivery of any new vehicle.

#### **Where do I return my leased vehicle?**

Fusion Auto Finance and your credit union have exclusive Vehicle Return Centers in Farmingdale, New York and Lebanon, New Jersey. Auction return locations are located in Clifton Park, New York (Albany area) as well as three locations near Boston, Massachusetts. Please call **(866) 870-8015** prior to the lease expiration to schedule your return at the nearest place.

#### **Why do I return my lease vehicle to the Vehicle Return Center and not a dealership?**

You remain responsible for the condition of your leased vehicle until it is in the possession of Fusion Auto Finance, the titled owner. The Vehicle Return Centers were created exclusively for credit union members to protect you from being responsible for any damage that might occur to the vehicle at the dealership before it is transported to Fusion.

#### **What should I have with me when returning my vehicle?**

All sets of keys; vehicle owner's manual; vehicle maintenance books; full spare tire; tire jack and tools; rear cargo cover (if applicable); tech items such as SIMS Card, rear entertainment headphones, portable navigation system or disc (if applicable).

#### **How do I pay any excess mileage and any excess wear-and-tear?**

At the final vehicle inspection, you will be provided a detailed inspection report and a billing invoice for a vehicle disposition fee, as well as for any excess mileage, and wear-and-tear. State sales tax is also due on any billed amounts. Members returning their lease vehicle at either of our Vehicle Return Centers are eligible for a 10% convenience discount off any excess mileage, and wear and tear if paid at the time of vehicle return.