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**Auto Financial Group Gains Strong Momentum for Credit Union Industry's
Premiere Balloon Loan Program: DrivingSense™**

New signings and customer feedback highlight success

Houston, Texas – Auto Financial Group, an online provider of residual-based financing products for credit unions, today reported strong momentum for its DrivingSense balloon loan program. New signings and renewals include Anheuser Busch Employees FCU, Congressional FCU, Corning Credit Union, Dupaco Credit Union, Frankenmuth Credit Union, GPO, SeaComm FCU, and Security Credit Union. Together these credit unions manage more than \$4.5 billion in assets and serve more than 400,000 members.

"At a time when credit unions are looking for opportunities to book more loans and mitigate risk, AFG's DrivingSense program is well-positioned to appeal to credit union members looking for lower payments and flexibility." said Richard Epley, President of Auto Financial Group.

"DrivingSense has always protected credit unions from residual value risks," continued Epley. "For the last twelve years, AFG has guaranteed predetermined residual values of the vehicles. But today, a number of industry and broader economic factors have combined to increase used car values, allowing AFG to offer broader, more comprehensive coverage which further mitigates risk to all stakeholders."

Key features of the AFG Driving Sense balloon loan program include:

- Residual value insurance
- Compatibility with existing indirect programs
- Automated quoting system
- Automated end-of-term process

- Higher yielding loans
- Positions financial institutions to recapture vehicle financing currently being lost to competitive low payment financing options

"We have been using the AFG Driving Sense balloon loan program for the last two years," said Gary Roback, Vice President of Member Services at GPO FCU. "Our members like the lower payment and flexibility a balloon loan offers, and the program has made a positive contribution to our bottom line."

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About Auto Financial Group, Inc.

Auto Financial Group, Inc. (AFG) , a Houston-based company, provides an online residual based vehicle financing product called DrivingSense™ to credit unions and other financial institutions across the United States. The DrivingSense low-payment vehicle financing provides the lease-like benefits of a balloon loan to credit unions and their members. The DrivingSense CarBuilder™ calculator, a customized secure website, gives AFG's credit union partners and their members the ability to "build" vehicles and compare payment terms with conventional loans in one easy process. Credit union members receive the benefit of a low payment, flexible terms, actual ownership of the vehicle and several end-of-term options, including the lease-like option of being able to surrender the vehicle and walk away in lieu of paying the final loan payment.

For more information about getting DrivingSense or connecting with a credit union offering DrivingSense, call 713-812-3333 or toll free at 877-354-4AFG, or visit www.autofinancialgroup.com.