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**Auto Financial Group Signs with Frankenmuth Credit Union**

*Michigan-based Frankenmuth Credit Union to offer AFG's DrivingSense™  
as both direct and indirect lending option*

**Houston, Texas – Auto Financial Group** ("AFG"), an online provider of residual-based financing products for credit unions, announced today that it has signed an agreement with Frankenmuth Credit Union ("FCU"). Under the agreement, FCU will offer AFG's DrivingSense as both a direct and an indirect lending option.

DrivingSense is an auto financing product that offers the lease-like benefits of a balloon loan to credit unions and their members. It allows credit unions to "build" a vehicle for their members, compare payment terms with conventional loans, and offer their members lower payments (often as much as 40% lower), flexible two- to six- year terms, actual ownership of the vehicle and several end-of-term options.

DrivingSense removes the financial risk to the credit union by guaranteeing the predetermined residual value of the vehicle through third party insurance, as well as handling the vehicle's disposition at the end of the term. AFG is paid one low administration fee for each DrivingSense loan, while the credit union earns all the interest. Credit unions are protected while building an important relationship with their members.

FCU handles over 21,000 members across the Great Lakes Bay Region, with more than \$197 million in assets and \$169 million in loans. Its first branch opened in 1964, and today FCU employs some 100 people.

"DrivingSense appealed to us as something totally different than most of what's out there," stated Greg Wischmeyer, VP of Lending, FCU. "It completely fits the credit union mantra of 'people helping people' and is a very affordable program -- especially for our members who are looking at higher-priced cars."

“We are excited to be working with FCU and expanding our presence in Michigan,” said AFG President Richard Epley. “We look forward to providing their credit union members in this part of the state with lower payments and to helping train local auto dealers in the program.”

***About Auto Financial Group, Inc.***

Auto Financial Group, Inc. (AFG) is a Houston-based company that provides DrivingSense™, an online residual based auto financing product for credit unions and other financial institutions. AFG removes the financial risk to the credit union by guaranteeing the predetermined residual value of the vehicle through third party insurance, as well as handling the vehicle’s disposition. 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](http://www.autofinancialgroup.com).

***About Frankenmuth Credit Union***

Frankenmuth Credit Union (FCU) was organized in 1964 and serves anyone that lives, works, worships or was educated in the four Michigan counties of Saginaw, Tuscola, Bay or Genesee. FCU has 9 branches conveniently located throughout its field of membership, with its main office being in Frankenmuth, Michigan. FCU constantly strives to offer its members a well rounded mix of financial products to meet all of their financial needs.