

MILES® Program

Military Installment Loan & Educational Services

Providing Protections to Service Members in the Car Buying Process

MILES® is a three pillar program addressing each aspect of purchasing, owning, and maintaining an automobile. For those service members who cannot obtain bank or credit union financing, MILES® provides the opportunity to establish credit with US Bank, the 6th largest bank in the nation. But, MILES® does not stop there. Next, service members will have access to any of the over 500 dealership members of the MILES® National Certified Dealer Network (NCDN) and will receive free one-on-one vehicle purchase training from a MILES® Loan Specialist. For more information on the MILES® Program or set up your personal MILES® brief -- contact MILES® at **1.866.466.4537** or visit us on the web at usmiles.com.



How Does MILES® Protect the Service Member?

MILES® Program Standard

Protection Provided

MILES Certified Dealers must meet strict standards and pass a thorough investigation before acceptance as a member of the MILES NCDN	⇒	Service Members receive a quality vehicle from a respected dealer
MILES Certified Dealers agree to pricing guidelines for both new and used vehicles	⇒	Will not allow Service Members to be overcharged
One-on-One vehicle purchase training with a knowledgeable and qualified MILES loan specialist regarding budgeting, vehicle ownership responsibilities and recommended maintenance products	⇒	Helps Service Members understand the obligation they are about to undertake
A loan offered through a nationally recognized bank	⇒	Having a national lender on a credit report will positively influence the Service Member's credit score and help establish good credit
Payment by allotment to ensure the Service Member keeps their loan current and establishes a good credit record	⇒	Service Member doesn't have to keep up with payment books or write checks, eliminating the likelihood the Service Member will forget to make timely payments
CARFAX Report required for all used vehicles to disclose vehicle history	⇒	MILES approved vehicles must have a title clear of discrepancies
Only vehicles with less than 65,000 miles and no more than current plus 5 model years old are eligible	⇒	Service Members will purchase newer, lower mileage vehicles
Opportunity to return a used vehicle within 24 hours of purchase (some restrictions apply)	⇒	Allows the Service Member to be comfortable with their purchase decision
Every transaction is audited by the MILES Auditing Team in Lexington, KY	⇒	Allows peace of mind that all MILES standards and criteria are being met and the MILES protections are being delivered
A minimum of 24 months/24,000 miles remaining on the manufacturer's warranty or a MILES approved service contract at a discounted price is recommended	⇒	Service Member has no out of pocket expenses for repairs covered under the MILES Service Contract at any dealer member of the National Certified Dealer Network
Service Members who stay within the MILES NCDN for the repair of a covered mechanical breakdown, a \$0 deductible applies	⇒	Provides important mechanical breakdown protection to minimize out of pocket expense

Learn More Online
at usmiles.com
or call the MAC at
1.866.466.4537

Hablamos español!

A Spanish Speaking Representative is available for customer convenience.

A Program of Dealers' Financial Services, LLC