

# MILES PROGRAM PROTECTIONS



HOW DOES **MILES**<sup>®</sup>

PROTECT THE SERVICE MEMBER?

**MILES** is a leading auto loan provider designed to protect Active Duty Service Members in the vehicle purchasing process. Recognized for our integrity, we only finance quality vehicles that are affordable for our Service Members. MILES has strict standards and guidelines in place to PROTECT our customers before, during, and even after their vehicle purchase. For more information about MILES, please visit our website at [usmiles.com](http://usmiles.com) or call us toll free at 1-866-466-4537.

## MILES PROGRAM STANDARD

## PROTECTION PROVIDED

MILES Certified Dealers must meet strict standards and pass through investigation before acceptance as a member of the MILES NCDN	Service Members receive a quality vehicle from a quality dealership
MILES Certified Dealers agree to pricing guidelines for both new and used vehicles	Will not allow Service Members to be overcharged for the price of the vehicle
One-on-One Vehicle Purchase Training with a knowledgeable and qualified customer representative regarding budgeting, vehicle ownership responsibilities and recommended maintenance products	Provides an educated buyer who understands 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 good credit	Service Member doesn't have to keep up with payment books or write checks, eliminating the likelihood they will forget to make timely payments.
CARFAX/AutoCheck reports are 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 5 model years old are eligible	Service Member will purchase a newer, lower mileage vehicle
Opportunity to return a used vehicle within 24 hours of purchase (some restrictions apply)	Allows Service Member to be comfortable with their decision
Every transaction is audited by the MILES Contract Audit Department in Lexington, KY	Provides consumer peace of mind that MILES standards are being met and they are not being taken advantage of.
A comprehensive MILES Vehicle Service Contract at a discounted price is recommended	No out-of-pocket expenses for repairs completed at any MILES Certified Dealerships
MILES recommends the purchase of GAP Loss Protection, offered at a discounted rate	GAP could save the Service Member thousands of dollars if their vehicle is declared a total loss or stolen.