

CAR DEALS

Rebate and Incentive Programs Currently Offered on New Cars and Light Trucks

A Newsletter Published by the Center for the Study of Services/Consumers' CHECKBOOK

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This is information on deals being offered by car manufacturers as of Tuesday, January 11, 2005.

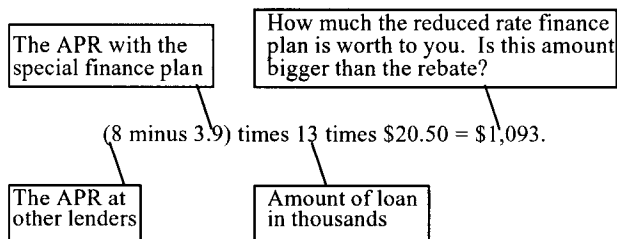
Manufacturers sometimes offer *customer* rebates directly to the consumer. You can get the rebate as a check in the mail or you can have the dealer credit the rebate immediately as a discount to reduce the price of your car. A dealer will tell you if any *customer* rebates are available, so you don't have to worry about missing out on something you are entitled to.

Another type of deal offered by car makers is factory-to-dealer cash incentive programs. In these programs, the manufacturer gives the Dealer a cash payment for every car the dealer sells. Manufacturers sometimes advertise these factory-to-dealer cash incentive programs, but often the programs are secret.

Dealers don't have to tell you about factory-to-dealer cash incentive programs, and a dealer doesn't have to give you any part of the cash incentive payment it receives for selling you a car. Dealers may use these payments for advertising, employee rewards, extra profit, or in other ways. It's up to you to get the dealer to pass all or part of the cash incentive payment along to you. By getting dealers to bid competitively, as we do in our CarBargains service described below, you force the dealer to give you the benefit of the incentive money. The information this report gives you about on-going factory-to-dealer cash incentive programs will enable you to negotiate with the dealer. Here are some tips on using the *CarDeals* information—

- If you are considering several makes/models of cars that seem roughly comparable in value-for-the-dollar, be sure to check whether one carries a rebate or cash incentive program that will drop its cost. Such a rebate may be just what it takes to make one of the cars the best choice for you.
- Some factory-to-dealer cash incentive programs give dealers larger payments per car as the dealers sell more cars during the program period. Unless otherwise noted, when you see a range in our listing (say, \$400-\$800), this means that a dealer gets more cash if it sells more cars. In some programs, all dealers have the same volume targets. In such programs, you can expect large dealerships to get larger cash payments than small dealers, because the large dealers sell more cars. In other programs, marked with a double asterisk (**) on our listing on the following pages, larger dealerships have to meet higher volume targets in order to qualify for cash than small dealers have to meet, so there's no reason for you to expect to get a better deal at a large dealership.

- If the car you want is part of an incentive program in which payments go up as sales volume goes up, be sure to get prices from several dealerships in hopes of finding one that is at the highest payment level.
- In some programs, a dealer that meets a sales target gets extra cash for all cars sold earlier in a period, before it met the target. Since meeting its target may get the dealer hundreds of dollars for each previously sold car, the dealer might give dramatic discounts as it gets close to its target.
- Although you can get a *customer* rebate in the form of a check from the manufacturer, you may be better off to have the Dealer credit the rebate as a discount to reduce the price of your car; in some states, doing so will reduce your sales tax.
- Some manufacturers offer reduced-rate financing plans as an alternative to a customer cash rebate. These plans are noted in our listing. You must decide whether the rebate or the finance plan is better for you. The answer depends on the size of the rebate, the factory-offered plan's Annual Percentage Rate (APR), the APRs available from other lenders, the amount you'll be borrowing, and how long a period you'll be borrowing for. On a 48-month loan, each percentage point you cut your APR is the equivalent of a car price discount of about \$20.50 per \$1,000 of loan. To illustrate, assume you could get a \$13,000, 48-month loan from a bank at an 8 percent APR, and that the special factory plan's rate is 3.9 percent. The savings from using the factory plan would be estimated as follows:



The information in this *CarDeals* report will make you better informed. But remember, you still have to get dealers to give you the best possible deal. The only way to do that is to make multiple dealers bid competitively for your business in a carefully structured bidding process. You can do that on your own, but if you want experts to do it for you, you can call our CarBargains service (see below).

The table on the following pages shows factory-to-customer rebates (followed by a "C") and factory-to-dealer cash incentives (followed by a "D"). The programs may apply to 2004 or 2005 vehicles. The programs run through the date shown in the column marked "End."

CARBARGAINS

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The Only Way To Buy A Car
www.carbargains.org

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- By-pass hassles and high-pressure sales tactics
- Know that your price reflects all current manufacturer price breaks

- Nonprofit/Pro -Consumer/Independent
- Avoid the need to negotiate
- Money back guarantee

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<i>Model</i>	<i>Cash to Customer (C) or Dealer (D) and/or Finance Plan (plans below)</i>	<i>End</i>
SUBCOMPACTS		
Chevrolet Aveo '05	Plan 1	1/31
Hyundai Accent '04	\$1,250 (C) or Plan 8	1/31
Hyundai Accent '05	\$1,000 (C) or Plan 8	1/31
Kia Rio/Rio Cinco '04	Plan 14	1/31
Kia Rio/Rio Cinco '05	Plan 14	1/31
Suzuki Aerio '05	\$750 (C)	1/31
Suzuki Reno '05	\$1,000 (C)	1/31
Volkswagen Beetle '05 incl. convertible, excl. TDI	Plan 21	2/28
Volkswagen GTI '05	Plan 21	2/28
Volkswagen Golf '05 excl. TDI	Plan 21	2/28
COMPACT CARS		
BMW 3 series coupe '04 2dr coupe	Plan 7	1/31
BMW 325i '05	\$2,500 (D)	1/31
BMW 330i '05	\$3,800 (D)	1/31
Chevrolet Cavalier '05 excl. special value pkg.	\$3,000 (C) or Plan 1	1/31
Chevrolet Cavalier '05 special value pkg.	Plan 1	1/31
Chevrolet Cobalt '05 incl. SS	Plan 1	1/31
Chrysler PT Cruiser '05 convertible	\$2,000 (C) or Plan 5 (may vary by region)	2/28
Chrysler PT Cruiser '05 excl. convertible	\$1,000 (C) or Plan 5 (may vary by region)	2/28
Dodge Neon '05 excl. SRT-4	\$1,000 (C) or \$1,000 (C) plus Plan 5 (may vary by region)	2/28
Ford Focus '05	\$2,000 (C) or Plan 3, or \$1,000 (C) plus Plan 3 (may vary by region)	3/31
Honda Civic '05	Plan 19	3/31
Hyundai Elantra '04	\$2,000 (C) or Plan 8	1/31
Hyundai Elantra '05	\$1,750 (C) or Plan 8	1/31
Kia Spectra '04 LX, EX	Plan 14	1/31
Kia Spectra '05	Plan 14	1/31
Kia Spectra5 '05	Plan 14	1/31
Lexus IS300 '05	Plan 17	3/31
Mazda3 '04	\$0-\$1,000 (C) or Plan 6 plus \$0-200 (C) (may vary by region)	2/28
Mercedes C-class Coupe '04	\$2,000 (D) plus Plan 3	1/31
Mercedes C-class Wagon '04	\$2,500 (C) plus Plan 3	1/31
Mitsubishi Lancer '04 excl. Evolution, Sportback	\$1,500 (C) (\$2,500 (C) for Ralliart) or Plan 10 (may vary by region)	1/31
Mitsubishi Lancer '04 Sportback	\$2,000 (C) or Plan 10 (may vary by region)	1/31
Mitsubishi Lancer '05 excl. Evolution	\$1,500 (C) or Plan 10 (may vary by region)	1/31
Nissan Sentra '04 1.8, 1.8S, 2.5S	\$2,500 (C) or \$1,500 (C) plus Plan 4	1/31
Nissan Sentra '04 SE-R, Spec V	\$2,000 (C) or \$1,000 (C) plus Plan 4	1/31
Nissan Sentra '05 1.8, 1.8S w/o S04 pkg.	\$2,500 (C) or \$1,500 (C) plus Plan 4	1/31
Nissan Sentra '05 SE-R, SPEC-V, 1.8S w/S04 pkg.	\$2,000 (C) or \$1,000 (C) plus Plan 4	1/31
Pontiac Sunfire '05 excl. special value pkg.	\$3,000 (C) or Plan 1	1/31
Pontiac Sunfire '05 special value pkg.	Plan 1	1/31
Pontiac Vibe '05	\$500 (C) or Plan 1	1/31
Saturn ION Sedan '05	\$500 (C) or Plan 1 (rebate must be used towards downpayment)	1/31
Subaru Impreza '05 STi	Plan 9 (may vary by region)	1/31
Subaru Impreza '05 RS	\$500 (D) or Plan 9 (may vary by region)	1/31
Subaru Impreza '05 Outback Sport	\$1,000 (D) or Plan 9 (may vary by region)	1/31
Subaru Impreza '05 WRX (excl. STi)	\$1,250 (D) or Plan 9 (may vary by region)	1/31
Suzuki Forenza '05	\$1,000 (C)	1/31
Suzuki Forenza Wagon '05	\$1,000 (C)	1/31
Toyota Corolla '04/05	\$500 (C) or Plan 13 (may vary by region)	1/31
Toyota Matrix '04/05	\$500 (C) or Plan 13 (may vary by region)	1/31
Volkswagen Jetta '05 excl. TDI & GLI sedan 1.8T	Plan 21	2/28
Volkswagen Jetta Sedan GLI 1.8T '05	Plan 7	2/28

<i>Model</i>	<i>Cash to Customer (C) or Dealer (D) and/or Finance Plan (plans below)</i>	<i>End</i>
Volvo S40 '05	\$1,500 (D) plus Plan 18 (may vary by region)	2/28
Volvo V50 '05	\$1,500 (D) plus Plan 18 (may vary by region)	2/28
MIDSIZE CARS		
BMW 5-series '04	Plan 7	1/31
Buick Century '05	\$3,000 (C) or Plan 1	1/31
Buick LaCrosse '05	Plan 1	1/31
Cadillac CTS '05 incl. CTS-V	Plan 1	1/31
Chevrolet Malibu '05	\$2,000 (C) or Plan 1	1/31
Chrysler Sebring '04 2dr Coupe	\$3,500 (C) or Plan 5 (may vary by region)	2/28
Chrysler Sebring '05 2dr Coupe	\$2,000 (C) plus Plan 5 (may vary by region)	2/28
Chrysler Sebring '05 4dr	\$1,000 (C) plus Plan 5 (may vary by region)	2/28
Dodge Stratus '04 2dr	\$3,500 (C) or Plan 5 (may vary by region)	2/28
Dodge Stratus '05 2dr	\$2,000 (C) plus Plan 5 (may vary by region)	2/28
Dodge Stratus '05 4dr	\$1,000 (C) plus Plan 5 (may vary by region)	2/28
Ford Taurus '04	\$3,500 (C) or Plan 3, or \$1,500 (C) plus Plan 3 (may vary by region)	3/31
Ford Taurus '05	\$2,000 (C) or Plan 3, or \$1,000 (C) plus Plan 3 (may vary by region)	3/31
Honda Accord '05	Plan 19	3/31
Hyundai Sonata '04	\$2,250 (C) or Plan 8	1/31
Hyundai Sonata '05 GLS Special Value Model	\$1,250 (C) or Plan 8	1/31
Hyundai Sonata '05 excl. GLS Special Value Model	\$1,750 (C) or Plan 8	1/31
Hyundai XG350 '04	\$3,000 (C) or Plan 8	1/31
Hyundai XG350 '05	\$2,000 (C) or Plan 8	1/31
Infiniti G35 '04 4dr	Plan 15	1/31
Infiniti I35 '04	Plan 14	1/31
Kia Optima '04	Plan 22	3/31
Lexus ES330 '05	Plan 17	3/31
Lexus GS300/GS430 '05	Plan 3 (may vary by region)	3/31
Lincoln LS '04	\$2,250-\$4,000 (C) or Plan 6, or \$1,000 (C) plus Plan 6 (may vary by region)	2/28
Mazda6 '04 excl. wagon	\$3,250-\$5,000 (C) or Plan 6, or \$1,000 (C) plus Plan 6 (may vary by region)	2/28
Mazda6 '05	\$1,500 (D) or Plan 6 (may vary by region)	2/28
Mercedes E-class '04 E320W/E500W/E-Wagon	\$1,500 (D)	Not Set
Mercedes E320 '05 E320W/E320W4/E320S/E320S4	\$1,500 (D) or (\$1,000 (D) only if financing through Mercedes)	1/31
Mercury Sable '04 incl. Wgn	Plan 3 (may vary by region)	3/31
Mitsubishi Diamante '04	\$5,000 (C) or Plan 10 (may vary by region)	1/31
Mitsubishi Galant '04	\$1,500 (C) (DE), \$2,500 (C) (all others) or Plan 10 (may vary by region)	1/31
Mitsubishi Galant '05	\$1,000 (C) or Plan 10 (may vary by region)	1/31
Nissan Altima '05 excl. SE-R	\$1,500 (C) or Plan 4	1/31
Nissan Altima '05 SE-R	Plan 4	1/31
Nissan Maxima '04	\$1,750 (C) or Plan 4	1/31
Nissan Maxima '05	\$1,000 (C) or Plan 4	1/31
Pontiac G6 '05	Plan 1	1/31
Pontiac Grand Am '05	\$3,000 (C) or Plan 1	1/31
Pontiac Grand Prix '05	\$2,000 (C) or Plan 1	1/31
Saturn L300 '05	\$2,500 (C) or Plan 1 (rebate must be used towards downpayment)	1/31
Subaru Legacy/Outback '05	Plan 9 (may vary by region)	1/31
Suzuki Verona '05	\$1,000 (C)	1/31
Toyota Camry '04	\$1,000 (D) or Plan 13 (may vary by region)	1/31
Toyota Camry '05	\$600 (C) or Plan 13 (may vary by region)	1/31
Toyota Camry Solara '04	\$1,000 (D) (may vary by region)	1/31
Toyota Camry Solara '05	Plan 13 (may vary by region)	1/31

<i>Model</i>	<i>Cash to Customer (C) or Dealer (D) and/or Finance Plan (plans below)</i>	<i>End</i>
Volkswagen Passat '05 excl. TDI	Plan 21	2/28
Volvo S60 '05	\$1,500 (D) plus Plan 18 (may vary by region)	2/28
Volvo S80 '05 excl. T6	\$1,500 (D) plus Plan 18 (may vary by region)	2/28
Volvo S80 '05 T6	\$6,000 (D) plus Plan 18 (may vary by region)	2/28
Volvo V70 '05	\$2,500 (D) plus Plan 18 (may vary by region)	2/28
Volvo XC70 '05	\$2,000 (D) plus Plan 18 (may vary by region)	2/28
LARGE CARS		
Buick LeSabre '05	\$2,500 (C) or Plan 1	1/31
Buick Park Avenue '05	\$2,500 (C) or Plan 1	1/31
Cadillac Deville '05	Plan 1	1/31
Chevrolet Impala '05	\$2,500 (C) or Plan 1	1/31
Chevrolet Monte Carlo '05	\$2,500 (C) or Plan 1	1/31
Ford Crown Victoria '04	\$4,000 (C) or Plan 3, or \$2,000 (C) plus Plan 3 (may vary by region)	3/31
Ford Crown Victoria '05	\$2,000 (C) or Plan 3, or \$1,000 plus Plan 3 (may vary by region)	3/31
Ford Five Hundred '05	Plan 3 (may vary by region)	3/31
Kia Amanti '04	Plan 14	1/31
Lincoln Town Car '04	Plan 3 (may vary by region)	3/31
Mercedes S430/S500 '05 4matic	\$2,000 (D) or (\$1,500 (D) if financing through Mercedes)	1/31
Mercedes S430/S500 '05 excl. 4matic	\$4,500 (D) or (\$1,500 (D) only if financing through Mercedes)	1/31
Mercury Grand Marquis '04	Plan 3 (may vary by region)	3/31
Mercury Marauder '04	Plan 3 (may vary by region)	3/31
Pontiac Bonneville '05	\$2,500 (C) or Plan 1	1/31
Toyota Avalon '04	\$500 (D) (may vary by region)	1/31
SMALL VANS		
Buick Terraza '05	\$1,000 (C) or Plan 1	1/31
Chevrolet Astro '05	\$3,000 (C) or Plan 1	1/31
Chevrolet Express '05	\$1,500 (C) or Plan 1	1/31
Chevrolet Uplander '05	\$1,000 (C) or Plan 1	1/31
Chevrolet Venture '05	\$3,500 (C) or Plan 1	1/31
Chrysler Town & Country '05	\$2,500 (C) or \$2,000 (C) plus Plan 5 (may vary by region)	2/28
Dodge Caravan/SWB Cargo Van '05	\$2,500 (C) or \$2,000 (C) plus Plan 5 (may vary by region)	2/28
Dodge Grand Caravan/Cargo Van '05	\$2,500 (C) or \$2,000 (C) plus Plan 5 (may vary by region)	2/28
Ford E-Series Van/Wagon '04	\$3,500 (C) or Plan 3, or \$1,500 (C) plus Plan 3 (may vary by region)	3/31
Ford E-Series Van/Wagon '05	\$1,000 (C) or Plan 3, or \$500 (C) plus Plan 3 (may vary by region)	3/31
Ford Freestar '04	\$5,000 (C) or Plan 3, or \$2,500 (C) plus Plan 3 (may vary by region)	3/31
Ford Freestar '05	\$3,000 (C) or Plan 3, or \$1,500 (C) plus Plan 3 (may vary by region)	3/31
GMC Safari '05	\$3,000 (C) or Plan 1	1/31
GMC Savana '05	\$1,500 (C) or Plan 1	1/31
Kia Sedona '04	Plan 14	1/31
Kia Sedona '05	Plan 14	1/31
Mazda MPV '04	\$3,250-\$5,000 (C) or Plan 6, or \$1,000 (C) plus Plan 6 (may vary by region)	2/28
Mazda MPV '05	\$3,000 (D) or Plan 6 (may vary by region)	2/28
Mercury Monterey '04	Plan 3 (may vary by region)	3/31
Nissan Quest '04	\$2,000 (C) or Plan 4	1/31
Nissan Quest '05	\$500 (C) or Plan 4	1/31
Pontiac Montana '05	\$3,500 (C) or Plan 1	1/31
Pontiac Montana '05 SV6	\$1,000 (C) or Plan 1	1/31
Saturn Relay '05	Plan 1	1/31
PICKUPS		
Chevrolet Avalanche '05	\$2,500 (C) or Plan 1	1/31
Chevrolet Colorado '05	\$2,000 (C) or Plan 1	1/31
Chevrolet Silverado '05 Duramax 6600 Turbodiesel	\$1,000 (C) or Plan 1	1/31
Chevrolet Silverado '05 excl. Duramax 6600 Turbodiesel	\$2,000 (C) or Plan 1	1/31
Dodge Dakota '05	\$500 (C) or \$1,000 (C) plus Plan 5 (may vary by region)	2/28
Dodge Ram 1500 '05 excl. SRT-10	\$2,500 (C) or \$2,000 (C) plus Plan 5 (may vary by region)	2/28
Ford Explorer Sport Trac '04	\$3,000 (C) or Plan 3, or \$1,500 (C) plus Plan 3 (may vary by region)	3/31
Ford Explorer Sport Trac '05	\$2,500 (C) or Plan 3, or \$1,000 (C) plus Plan 3 (may vary by region)	1/31

<i>Model</i>	<i>Cash to Customer (C) or Dealer (D) and/or Finance Plan (plans below)</i>	<i>End</i>
Ford F-150 SuperCrew '04	\$3,000 (C) or Plan 3, or \$1,500 (C) plus Plan 3	3/31
Ford F-150 SuperCrew '05	\$1,500 (C) or Plan 3, or \$500 (C) plus Plan 3 (may vary by region)	3/31
Ford F-Series LD Reg. Cab excl. Heritage '04	\$4,000 (C) or Plan 3, or \$2,000 (C) plus Plan 3	3/31
Ford F-Series LD Reg. Cab '05	\$2,000 (C) or Plan 3, or \$1,000 (C) plus Plan 3 (may vary by region)	3/31
Ford F-Series LD Super Cab excl. Heritage '04	\$3,500 (C) or Plan 3, or \$1,500 (C) plus Plan 3	3/31
Ford F-Series LD Super Cab '05	\$1,500 (C) or Plan 3, or \$500 (C) plus Plan 3 (may vary by region)	3/31
Ford F-SuperDuty '04 6.0L (incl. Harley Davidson)	\$2,000 (C) or Plan 3, or \$1,000 (C) plus Plan 3 (may vary by region)	3/31
Ford F-SuperDuty '04 excl. 6.0L/Harley Davidson	\$3,000 (C) or Plan 3, or \$1,500 (C) plus Plan 3 (may vary by region)	3/31
Ford F-SuperDuty '05 Harley Davidson	Plan 3 (may vary by region)	3/31
Ford F-SuperDuty '05 incl. 6.0L, excl. Harley Edition	\$1,000 (C) or Plan 3, or \$500 (C) plus Plan 3 (may vary by region)	3/31
Ford Ranger '04 Super Cab	\$3,500 (C) or Plan 3, or \$500 (C) plus Plan 3 (may vary by region)	1/31
Ford Ranger '04 Regular Cab	\$3,500 (C) or Plan 3, or \$1,500 (C) plus Plan 3 (may vary by region)	1/31
Ford Ranger '05	\$1,500 (C) or Plan 3, or \$500 (C) plus Plan 3 (may vary by region)	2/28
GMC Canyon '05	\$2,000 (C) or Plan 1	1/31
GMC Sierra '05 excl. Duramax 6600 Turbodiesel	\$2,000 (C) or Plan 1	1/31
GMC Sierra '05 incl. Duramax 6600 Turbodiesel	\$1,000 (C) or Plan 1	1/31
Mazda B Series pickup '05	\$1,500 (D) or Plan 6 (may vary by region)	2/28
Mazda B-Series Pickup '04	\$3,000-\$4,750 (C) or Plan 6, or \$500 (C) plus Plan 6 (may vary by region)	2/28
Nissan Frontier '04	\$2,500 (C) or \$1,500 (C) plus Plan 4	1/31
Nissan Titan '04 LE King Cab	\$2,500 (C) or Plan 4	1/31
Nissan Titan '04 excl. LE King Cab	\$2,000 (C) or Plan 4	1/31
Nissan Titan '05	\$1,000 (C) or Plan 4	1/31
Subaru Baja '05 Sport	\$1,000 (D) plus Plan 9 (may vary by region)	1/31
Subaru Baja '05 Turbo	\$500 (D) plus Plan 9 (may vary by region)	1/31
Toyota Tacoma '04	\$1,000 (C) (may vary by region)	1/31
Toyota Tundra '04	\$2,000 (C) or Plan 13 (may vary by region)	1/31
Toyota Tundra '05	\$1,250 (C) or Plan 13 (may vary by region)	1/31
SPORT UTILITY VEHICLES		
Buick Rainier '05	\$2,000 (C) or Plan 1	1/31
Buick Rendezvous '05	\$3,000 (C) or Plan 1	1/31
Cadillac Escalade '05	Plan 1	1/31
Cadillac Escalade ESV '05	Plan 1	1/31
Cadillac Escalade EXT '05	Plan 1	1/31
Cadillac SRX '05	Plan 1	1/31
Chevrolet Blazer '05	\$3,500 (C) or Plan 1	1/31
Chevrolet Equinox '05	Plan 1	1/31
Chevrolet Suburban '05	\$3,000 (C) or Plan 1	1/31
Chevrolet Tahoe '05	\$2,500 (C) or Plan 1	1/31
Chevrolet Trailblazer incl. EXT '05	\$2,000 (C) or Plan 1	1/31
Chrysler Pacifica '05	\$2,500 (C) plus Plan 5 (may vary by region)	2/28
Dodge Durango '05	\$2,500 (C) or \$2,000 (C) plus Plan 5 (may vary by region)	2/28
Ford Escape '05 excl. Hybrid	\$2,000 (C) or Plan 3, or \$1,000 (C) plus Plan 3 (may vary by region)	3/31
Ford Excursion '04 excl. 6.0L	\$3,000 (C) or Plan 3 (may vary by region)	3/31
Ford Excursion '04 6.0L	\$2,000 (C) or Plan 3 (may vary by region)	3/31
Ford Excursion '05 excl. 6.0L	\$1,500 (C) or Plan 3, or \$500 (C) plus Plan 3 (may vary by region)	3/31
Ford Excursion '05 6.0L	\$1,000 (C) or Plan 3, or \$500 (C) plus Plan 3 (may vary by region)	3/31
Ford Expedition '04	\$4,000 (C) or Plan 3, or \$2,000 (C) plus Plan 3 (may vary by region)	3/31
Ford Expedition '05	\$2,500 (C) or Plan 3, or \$1,000 (C) plus Plan 3 (may vary by region)	1/31

<i>Model</i>	<i>Cash to Customer (C) or Dealer (D) and/or Finance Plan (plans below)</i>	<i>End</i>
Ford Explorer '04 4dr	\$4,500 (C) or Plan 3, or \$2,000 (C) plus Plan 3 (may vary by region)	1/31
Ford Explorer '05 4dr	\$2,500 (C) or plan 3, or \$1,000 (C) plus Plan 3 (may vary by region)	1/31
Ford Freestyle '05	Plan 3 (may vary by region)	3/31
GMC Envoy '05 incl. XL, XUV	\$2,000 (C) or Plan 1	1/31
GMC Yukon '05 incl. Denali	\$2,500 (C) or Plan 1	1/31
GMC Yukon XL '05 incl. Denali	\$3,000 (C) or Plan 1	1/31
Honda Element '04	Plan 7	3/31
Hummer H2 '05 SUV/SUT	Plan 1	1/31
Hyundai Santa Fe '04	\$1,500 (C) (V6) or \$1,000 (C) (4-cyl) or Plan 8	1/31
Hyundai Santa Fe '05	\$1,000 (C) or Plan 8	1/31
Infiniti FX '04	Plan 15	1/31
Infiniti QX56 '04	Plan 15	1/31
Isuzu Ascender '05	\$0-3,500 (D) (may vary by region)	1/31
Jeep Grand Cherokee '05	\$1,000 (C) plus Plan 5, or Plan 5 (may vary by region)	2/28
Kia Sorento '04	Plan 14	1/31
Kia Sorento '05	Plan 14	1/31
Lexus GX470 '05	Plan 22	3/31
Lexus LX470 '05	Plan 22	3/31
Lexus RX330 '05	Plan 23	3/31
Lincoln Aviator '04	Plan 3 (may vary by region)	3/31
Lincoln Navigator '04	Plan 3 (may vary by region)	3/31
Mazda Tribute '04	\$4,000 (C) or Plan 6, or \$1,000 (C) plus Plan 6 (may vary by region)	2/28
Mazda Tribute '05	\$2000-\$3,000 (C) (plus \$1,000 (D) if financing through Mazda) or Plan 6 (may vary by region)	2/28
Mercedes M-class '04	\$2,000 (D) or Plan 3 (plus \$1,500 (D) only if financing through Mercedes)	1/31
Mercedes M-class '05	\$2,000 (D) or \$1,500 (D) (only if financing through Mercedes)	1/31
Mercury Mountaineer '04	Plan 3 (may vary by region)	3/31
Mitsubishi Endeavor '04/04.5	\$3,000 (C) (LS), \$4,000 (C) (XLS, LTD) or Plan 10 (may vary by region)	1/31
Mitsubishi Endeavor '05	\$2,000 (C) or Plan 10 (may vary by region)	1/31
Mitsubishi Montero '04	\$3,000 (C) or Plan 10 (may vary by region)	1/31
Mitsubishi Montero '05	\$1,500 (C) or Plan 10 (may vary by region)	1/31
Mitsubishi Montero Sport '04	\$3,000 (C) or Plan 10 (may vary by region)	1/31
Mitsubishi Outlander '04	\$2,000 (C) or Plan 10 (may vary by region)	1/31
Mitsubishi Outlander '05	\$500 (C) (LS), \$1,000 (C) (XLS/LTD), or Plan 10	1/31
Nissan Armada '04	\$2,500 (C) or Plan 4	1/31
Nissan Armada '05	\$1,000 (C) or Plan 4	1/31
Nissan Murano '04	\$1,500 (C) or Plan 4	1/31
Nissan Murano '05	Plan 4	1/31
Nissan Pathfinder '04	\$3,250 (C) or \$1,500 (C) plus Plan 4	1/31
Nissan Xterra '04	\$2,400 (C) or \$1,000 (C) plus Plan 4	1/31
Pontiac Aztek '05	\$3,000 (C) or Plan 1	1/31
Saturn Vue '05	\$750 (C) or Plan 1 (rebate must be used towards downpayment)	1/31
Subaru Forester '05 XT	\$1,600 (C) or Plan 9 (may vary by region)	1/31
Subaru Forester '05 X	\$2,000 (C) or Plan 9 (may vary by region)	1/31
Subaru Forester '05 XS	\$1,250 (C) or Plan 9 (may vary by region)	1/31
Suzuki Grand Vitara '05	\$1,000 (C)	1/31
Suzuki XL-7 '05	\$1,250 (C)	1/31
Toyota 4Runner '04	\$1,500 (C) or Plan 13 (may vary by region)	1/31
Toyota 4Runner '05	\$900 (C) or Plan 13 (may vary by region)	1/31
Toyota Highlander '04	\$1,000 (C) (may vary by region)	1/31
Toyota Highlander '05	\$500 (C) or Plan 13 (may vary by region)	1/31
Toyota RAV4 '04	\$500 (D) (may vary by region)	1/31
Toyota RAV4 '05	Plan 13 (may vary by region)	1/31
Toyota Sequoia '04	\$1,000 (D) (may vary by region)	1/31
Toyota Sequoia '05	\$750 (C) or Plan 13 (may vary by region)	1/31
Volkswagen Touareg '05 excl. TDI	Plan 21	2/28
Volvo XC90 '05 5-passenger	\$1,500 (D) plus Plan 18 (may vary by region)	2/28
Volvo XC90 '05 7-passenger	Free Versatility Package plus Plan 18 (may vary by region)	2/28

<i>Model</i>	<i>Cash to Customer (C) or Dealer (D) and/or Finance Plan (plans below)</i>	<i>End</i>
SPORTY CARS		
BMW 3 series convertible '04	Plan 7	1/31
BMW M3 '04	Plan 7	1/31
coupe/convertible		
Cadillac XLR '05	Plan 1	1/31
Chevrolet Corvette '05	Plan 1	1/31
Chevrolet SSR '05	Plan 1	1/31
Chrysler Crossfire '05 Coupe Limited	\$1,500 (C) (may vary by region)	2/28
Chrysler Crossfire '05 Roadster Limited	\$1,000 (C) (may vary by region)	2/28
Chrysler Sebring '04 convertible	\$3,500 (C) or Plan 5 (may vary by region)	2/28
Chrysler Sebring '05 convertible	\$2,000 (C) or \$1,000 (C) plus Plan 5 (may vary by region)	2/28
Ford Mustang '04 incl. SVT	\$2,500 (C) or Plan 3, or \$1,000 (C) plus plan 3 (may vary by region)	3/31
Ford Thunderbird '04	\$4,000 (D) (may vary by region)	3/31
Ford Thunderbird '05	\$1,000 (C) or Plan 3, or \$500 (C) plus Plan 3 (may vary by region)	3/31
Hyundai Tiburon '04	\$2,000 (C) or Plan 8	1/31
Hyundai Tiburon '05	\$500 (C) or Plan 8	1/31
Infiniti G35 '04 2dr	Plan 15	1/31
Mazda Miata '04 incl. Mazdaspeed	\$1,500-\$4,000 (C) or Plan 6, or \$1,000 (C) plus Plan 6 (may vary by region)	2/28
Mazda Miata '05 incl. Mazdaspeed	\$750 (D) or \$500 (D) plus Plan 6 (may vary by region)	2/28
Mazda RX-8 '04	\$750-\$3,000 (C) or Plan 6 (may vary by region)	2/28
Mazda RX-8 '05	Plan 6	2/28
Mercedes CLK Coupe excl. CLK55 '04	\$1,500 (D) plus Plan 3	1/31
Mercedes SLK '04 excl. SLK32	\$2,000 (D) or Plan 3	Not Set
Mitsubishi Eclipse '04 excl. Spyder	\$1,500 (C) or Plan 10 (may vary by region)	1/31
Mitsubishi Eclipse '05 incl. Spyder	\$1,000 (C) or Plan 10 (may vary by region)	1/31
Mitsubishi Eclipse Spyder '04	\$2,000 (C) or plan 10 (may vary by region)	1/31
Mitsubishi Lancer '04 Evolution	\$500 (D) (may vary by region)	1/31
Nissan 350Z '04	Plan 4	1/31
Pontiac GTO '05	Plan 1	1/31
Volvo C70 '04	\$4,000 (D) plus Plan 18 (may vary by region)	2/28

Finance Plans:	
Plan 1	0.0%-5.9% APR up to 60 mos., 0.0%-3.9% up to 72 mos.
Plan 2	0.9-1.9% APR up to 36 mos.
Plan 3	0.0%-2.9% APR up to 36 mos., 0.0%-3.9% up to 48 mos., 0.0%-4.9% up to 60 mos., 0.0%-5.9% up to 72 mos.
Plan 4	1.0-2.0% APR up to 60 mos.
Plan 5	0.0%-1.9% APR up to 36 mos., 0.0%-1.9% up to 48 mos., 0.0%-2.9% up to 60 mos., 3.9% up to 72 mos.
Plan 6	0.0%-3.9% APR up to 60 mos.
Plan 7	1.9% APR up to 60 mos.
Plan 8	0.0%-3.5% APR up to 60 mos.
Plan 9	1.9% APR up to 36 mos., 2.9% up to 63 mos., 3.9% up to 72 mos.
Plan 10	0.0%-1.9% APR up to 48 mos., 0.0%-3.9% up to 60 mos., 1.9%-5.9% up to 72 mos.
Plan 11	0.0% APR up to 36 mos., 2.9% up to 48 mos., 3.9% APR up to 60 mos.
Plan 12	0.9% APR up to 36 mos., 1.9% up to 48 mos., 2.9% up to 60 mos.
Plan 13	0.0%-3.9% APR up to 36 mos., 0.0%-3.9% up to 48 mos., 0.9%-3.9% up to 60 mos.
Plan 14	0.0%-2.9% APR up to 24 mos., 0.0%-3.9% up to 48 mos., 0.0%-5.9% up to 60 mos., 1.9%-5.9% up to 72 mos.
Plan 15	1.9% APR up to 36 mos., 2.9% up to 60 mos.
Plan 16	4.65% APR up to 60 mos.,
Plan 17	3.69% APR up to 60 mos.,
Plan 18	3.9% APR up to 36 mos., 4.9% up to 60 mos.
Plan 19	2.9% APR up to 60 mos.
Plan 20	0.9% APR up to 60 mos.
Plan 21	1.9% APR up to 48 mos., 2.9% up to 60 mos.
Plan 22	4.13% APR up to 60 mos.,
Plan 23	3.88% APR up to 60 mos.

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