

AUTO LOAN: ACCELERATED PAYOFF

Date: April 1, 2026



INTRODUCTION

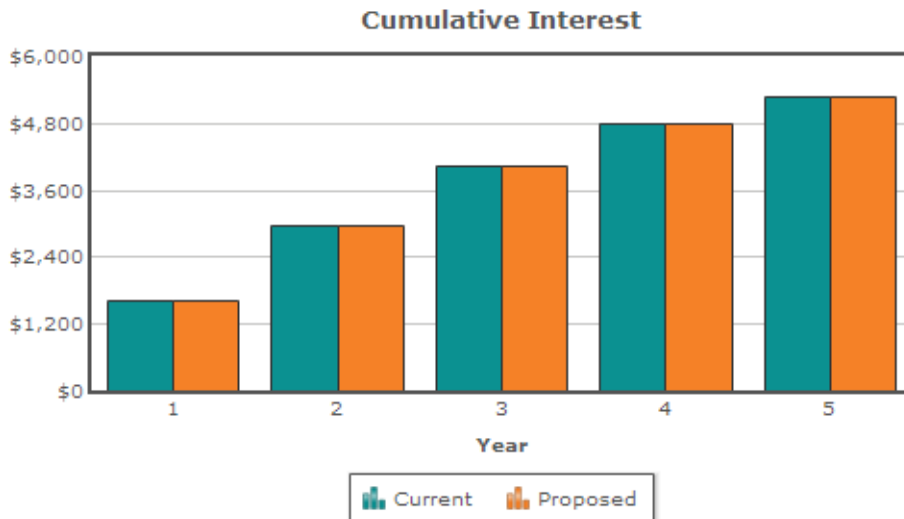
By making a small additional monthly payment toward principal, you can greatly accelerate the term of your auto loan and, thereby, realize tremendous savings in interest payments. Use this calculator to help estimate the potential time and interest savings.

SUMMARY OF INPUT

Original loan balance	\$30,191
Annual percentage rate	5.74%
Initial term in months (4yrs=48)	72
Number of payments already made	1
Proposed additional monthly payment	\$0

ANALYSIS

It appears that by paying an extra \$0 per month, you could save \$0 in interest (\$5,424 vs. \$5,424), and own the vehicle 0.0 years sooner than under your current schedule (5.9 years vs. 5.9 years).



Year	Beginning Balance	Interest @ 5.74%	Proposed Payment	Ending Balance
1	\$29,839	\$1,599	\$5,960	\$25,478
2	25,478	1,342	5,960	20,860
3	20,860	1,070	5,960	15,971
4	15,971	782	5,960	10,793
5	10,793	477	5,960	5,310
6	\$5,310	\$154	\$5,463	\$0

This information may help you analyze your financial needs. It is based on information and assumptions provided by you regarding your goals, expectations and financial situation. The calculations do not infer that the company assumes any fiduciary duties. The calculations provided should not be construed as financial, legal or tax advice. In addition, such information should not be relied upon as the only source of information. This information is supplied from sources we believe to be reliable but we cannot guarantee its accuracy. Hypothetical illustrations may provide historical or current performance information. Past performance does not guarantee nor indicate future results.