

# Select Life Insurance

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## Synopsis of Coverage

All members receive the following benefits.

## Group Life Insurance

### Schedule of Benefits for Term Life Insurance

Member:	\$15,000
Spouse:	\$ 7,500
Per Child:	\$ 3,750

### Member Life Insurance Benefits

Accelerated Death Benefit for members who become terminally ill. Doctor certification required of terminal illness with condition expected to result in death within 12 months. Waiver of Premium is available for members who become totally disabled prior to age 60, and remain continuously disabled for 6 months. Conversion Privilege is available upon termination of employment. The member and/or dependent may be able to elect conversion to an individual policy within 31 days of termination of group coverage.

### Dependent Life Insurance Benefits

Dependent life benefit is available for the member's spouse for the amount shown above. The dependent child benefit is \$100 for age 8 days to 6 months. The child benefit is the amount shown above for children age 6 months to age 19, or to age 23 if the child is a full-time student.

### Benefits Terminate

- 1 - When active participation in the association ends.
- 2 - When the member ceases to be actively at work on a full-time basis.
- 3 - When the policy is discontinued.
- 4 - When the member (or dependent) reaches age 65.
- 5 - Retirement.

### Bereavement Counseling for Beneficiaries

In cooperation with Health Management Systems of America (HMSA), Reliance Standard is pleased to offer a toll free counseling service to all household members who experience the loss of a loved one. This service is available at no cost, 24 hours a day, seven days a week.

# Value Added Benefits

## Family Legal Plan

When you or a family member has a Legal concern, wouldn't it be great to just pick up the phone, receive legal advice and not have to worry about the cost? Well now you can do just that!

With access to over 22,000 Plan attorneys you, your spouse and eligible dependents\* can call any time during normal business hours (8:30 AM to 7:30 PM EST) or visit a plan attorney to get unlimited legal advice about any new legal matter and you don't have to worry about the cost. The Plan Attorney will discuss your legal questions with you and assist you in reaching a solution to your problem. The Plan attorney can review important legal documents (6 page maximum), draft a simple will or write letters on your behalf, all at no charge.

Each attorney will provide Legal Club members with:

### Seven Free Services

1. Unlimited phone consultations for each new legal matter
2. Face to face consultations for each new legal matter
3. Review of important legal documents (6 page max.)
4. A free simple will with free annual update
5. Help representing you in small claims court
6. Write letters on the members behalf
7. Make phone calls on the members behalf

### Discounts For Eight Commonly Used Legal Services

Legal Service	Special Member Rate	Non-member Rate
Traffic Ticket Def. ....	\$89.00 .....	\$199.00
Name Change .....	\$155.00 .....	\$550.00
Simple Will w/Trust .....	\$170.00 .....	\$280.00
Ch 7 Bankruptcy .....	\$250.00 .....	\$750.00
Non-Support (sp/ch) .....	\$239.00 .....	\$750.00
Simple Divorce .....	\$210.00 .....	\$750.00
Reg. Incorporation .....	\$295.00 .....	\$500.00
Personal R/E Closing .....	\$175.00 .....	\$500.00

### Capped Hourly Rate

Family Legal Plan attorneys contract to never charge more than \$75.00 per hour for legal care that goes beyond the free and discounted services. No competitor in the nation can make this claim or match us. This is where the real savings take place. After the free letters, calls and consultations take place, members and their attorneys will have to decide what course of action

to take next. In some cases, members may not have a choice and litigation may ensue. This is the point in time that the attorneys charge the \$75.00 hourly rate for legal care.

#### Discount on Contingency Based Cases

Contingency fee will be a 10% reduction of the state maximum rate or the attorney's usual rate, whichever is lower.

#### Law Areas Included

All areas are included in the Family Legal Plan. Legal Club does not exclude any type of law area.

### **There's No Better Place To Shop**

The Shopping Service (TSS) is a benefit offered to you as a preferred Member. TSS is a shopping service that can save you 10% to 50% on over 300,000 brand name items from the convenience of your own home.

Shop TSS for birthdays, holidays, gifts, and everyday shopping.

- Toll-Free Service. 24 hours a day, everyday. Call our Service Representatives tollfree and receive friendly, personal assistance to resolve any shopping questions.
- Savings. Take advantage of the everyday discounted pricing and purchase the item from our service.
- Selection. A large variety of products, over 300,000 brand name items, are available.
- 24 Hour Customer Service. For questions on orders; brand and product availability; and merchandise specifications.

NOTE: TSS and its vendors comply with all applicable laws and regulations concerning consumer goods. Therefore, products and services restricted by law or the manufacture are not available. Certain restrictions, conditions, and limitations do apply.

**ORDER THE PRODUCTS YOU WANT-AT PRICES YOU CAN AFFORD.... AT YOUR CONVENIENCE**

You will be mailed a written confirmation of your purchase within five (5) business days from the date that your order was taken. Prices may vary up until the written confirmation is mailed to you. This confirmation will include the approximate delivery date.

Most items are shipped in two to four weeks. Items such as custom appliances and custom-ordered furniture may take eight weeks or more. Small packages are delivered by UPS; larger

items, such as furniture, will come by common carrier. In every case, shipment is made by the most efficient method possible.

If merchandise arrives damaged, accept the merchandise, note which pieces are damaged on the freight bill and call TSS immediately (within 6 hours) for assistance. Retain all of the original packing and cartons in which the goods arrive.

Products may be returned. Since certain restrictions may apply, please call TSS within ten (10) business days from the date that you receive the merchandise to receive instructions on how to return the purchase. Merchandise that has been customized, such as initials or dates on jewelry, custom furniture, automobiles or "special order" merchandise may not be returned. In the event that authorization to return is issued for any reason other than that the member has received merchandise other than what was ordered, the member shall be responsible for all shipping and handling charges as well as any restocking fees charged by the vendor.

Purchases made through TSS come with manufacturer's warranties and/or guarantees.

## **Furniture Purchasing**

Choose from more than 200 popular name brands of fine furniture, lamps, and home accessories.

### **Delivery Time**

All orders for furniture are placed either directly with the factory or with responsible distributors. If the merchandise is in stock, it will usually reach you in about 60 days. In the event the furniture is not in stock at the time of your order, the time factor for delivery is regulated by the manufacturers cutting schedule. This time factor can be as long as 4-12 months, but it usually averages 120 days. This condition is prevalent throughout the furniture industry and may be encountered regardless of where the purchase is made. In the event a delayed order will cause an inconvenience to you, you have the option to wait or cancel the order at any time prior to the cutting schedule. We will make every effort to expedite your order once it is released from the factory.

### **How is furniture shipped?**

Your order will be delivered fully insured by common carrier or van lines directly to your home. If you order a grouping of furniture from the same brand, because the furniture will be shipped from the same point, the group freight rate will usually be less expensive than a per piece freight rate. Delivery charges are determined by the size, weight, classification of each item, and distance of the shipment. Therefore, when you place your order, we will determine the freight rate based on your individual order.

### **Information Required For Furniture Quotations**

Be sure to obtain the information listed on each type of product for quick and accurate quotation service.

## Office Products

To give you some idea of the various brand name office products our members can avail themselves to, check the list for name brands for products you need for your office.

3Comm Lingo AT&T Aurora Brother Bush Industries Canon Casio Citizen Data Desk Epson Fellows Franklin Gametek Hitachi Hon Hooker Hewlett Packard Lexmark Microsoft Minolta Sonnet O'Sullivan Myrtle Desk Co. Okidata Dymo Sony Panasonic Ricoh Oregon Scientific Samsonite Seiko Sharp Sligh Rolodex Seiko Instrument Spectra Phillips Uniden Plantronics Mitsumi Texas Instruments Victor Xerox Zelco Microtek Lab

## Family Counseling

The Christian Counseling Center provides professional, faith-based counseling services to families, couples, and individuals in an office setting or by telephone. The Christian Counseling Center provides referrals to other professional counselors nationwide that can help resolve problems and enhance personal and family well being.

The Christian Counseling Center seeks to help people resolve problems that cause personal conflict and stress for families and individuals.

Common Examples Are:

- Marriage Reconciliation/Mediation • Child and Adolescent Problems
- Workplace Conflict resolution • Men and Women's Issues • Compulsive Behavior
- Troubled Relationships • Family Violence • Substance Abuse • Anxiety • Stress
- Addictions • Grief • Depression • Career Change
- Divorce Recovery • Incest/Rape

The Christian Counseling Center, providing faith-based counseling, is a member of the National Association of Christian Counselors. A special six session counseling program called "Who Am I, God?" is available. The purpose of this program is to help a person obtain power for living.

The confidentiality of each client is strictly maintained. Professional counselors that are referred by the Christian Counseling Center agree to pre-negotiated lower fees. In some cases members may qualify for a sliding fee scale so that members pay, based on their income.

## American Family Credit Services

American Family Credit Services is a non-profit Agency of American Family Ministries. Anyone who has a money problem...whether you are a professional, self-employed or an employee can still be caught in a financial squeeze How much money you make doesn't matter,

you can still be caught. Living financially in the red invariably affects family life, job performance and your personal well-being.

American Family Credit Services can help in those circumstances. Through a careful analysis of your debt, sources of income, and circumstances involved in your particular situation, a debt consolidation plan is developed immediately and a realistic budget is established. You will be advised of your options and your creditors will be contacted to work out payment arrangements through American Family Credit Services. They do not provide loans, nor do they file bankruptcies. Your debt consolidation plan will be tailored to your income and expenses.

American Family Credit Services manages your debt by consolidating your unsecured bills into a monthly payment you can afford without a loan. They will receive a lump sum payment from you each month and will pay your creditors based on the arrangements established with them until your account is paid in full. Many creditors have shown a willingness to stop or reduce interest, over-limit charges, late fees and/or will bring your account to a current status so you don't have to play "catch up" on past due payments. This allows more of your payment to be applied to the principal balance.

There is no charge for the first consultation. American Family Credit Services is a non-profit organization and they use a sliding scale to determine your fees. Their mission is to help people get out of debt.

## **Moving Discounts**

You can save as much as 58% off regular relocation rates on your next interstate move. Through our agreement with North American Van Lines - one of the nation's most well known and well respected national relocation companies, our members will also receive a 40% discount on storage in transit.

Our agreement also waives the usual 10% "peak-rate" charges from May 15 through October 1 that the Interstate Commerce Commission charges as an interstate tariff. Moving can be a pleasant experience. You can move in confidence with the knowledge that experts are handling each and every detail as though you were there personally directing every step.

A usual cost in any interstate move is for protection to indemnify against loss or damages. Our members receive FREE Replacement Cost Protection up to \$50,000, and our members will not have to pay a deductible in the event of loss.

## **Carpet Discounts**

As a member, you can order carpet at discount prices direct from S&S Mills in Dalton, Georgia, and save at least 50% on a wide variety of carpets for your home or office. You'll pay as little as \$3.99 per square yard for commercial grade carpeting. And you'll get 50% or more off the top grades of residential carpet advertised at \$30-\$70 a yard at local retail outlets. Choose from over

50 styles in decorator colors. You can even select such premium fibers as DuPont Stainmaster©, Actonbac© and more.

You have direct access to experienced S&S Mills Customer Service Representatives. S&S will send you a sample portfolio to help you make the perfect selection, then assist you in ordering. Your carpet will be delivered right to your door, or to an alternate location of your choice.

You can charge the carpet to your VISA, Master Card, Discover Card, pre-pay the order, or pay for it C.O.D. with a cashier's check or fax-a-check. S&S Representatives can help you set up a six month "same as cash" financing plan. Our agreement with S&S Mills guarantees 100% satisfaction with every purchase. All carpet is sold with a ten (10) year wear warranty, and is guaranteed against defects in workmanship.

## **Floral Discounts**

Inside our online store you'll find an exciting and extensive array of thoughtful gift products including some of the greatest gourmet gift baskets, sweetest desserts, novelties, fine giftware and of course, the prettiest flowers and plants in the world!

We have something for every sentiment, holiday and occasion. We back all of our gifts with a 100% Satisfaction Guarantee and we will deliver your gift across the street or around the world.

\*Exclusive of applicable service and shipping charges and taxes. Items may vary and are subject to availability, delivery rules and times. Offer valid online and by phone. Offers cannot be combined, are not available on all products and are subject to restrictions and blackout periods. Prices and charges are subject to change without notice. Void where prohibited.

## **Auto Rental Discount**

Members receive special discounts through National and Alamo by simply calling the toll-free numbers listed below and providing the Customer Service Representative with the corresponding rate code.

Members receive discounts on selected auto rentals through all major companies: Alamo, Budget, Dollar, National and Thrifty auto rental agencies. (Current discounts are subject to change without notice.) These discounts apply to rentals at all participating locations in the United States, Canada, and worldwide. Members are encouraged to check with their rental agent for details.

All major credit cards are accepted for payment of rentals. Should a cardholder elect to pay cash, a cash deposit is usually required at the time of rental.

## Exclusive Travel Discounts

Travel the world ...

Whether you desire to fly to visit a friend or relative, cruise Alaska's glowing blue glaciers or the Caribbean's exotic islands or maybe even treat yourself to the majestic beauty of Hawaii, your travel program can help make your dreams become reality. Take a break from the hustle and bustle that life tends to bring and rejuvenate with your travel program. Find your place in the sun!

SAVE UP TO 25% OFF AIRFARE with our unique "One Call Does It All" service.

Our professional travel counselors will give you the personal attention that will make planning your next trip stress free! A convenience fee may apply for the purchase of airline tickets. Please consult your travel specialist.

- Airline Tickets up to 25% OFF • Land Vacations & Tours up to 5% OFF
- Cruises up to 50% OFF - over 2,000 to choose from!

### Hawaii

Aloha! Welcome! Whale-watching on Maui, hiking the Na Pali cliffs of Kauai, enjoying the fabulous beach and nightlife of Waikiki, walking across the roof of a live volcano on Hawaii's Big Island. NO place on earth has the diversity Hawaii flaunts in abundance, with so much to see and do from island to island. And since island-hopping is a breeze, why not let us customize a holiday that takes more than one island in? Whether it's arranging a condo on one island, a rental car on another, beachfront accommodations and hotel transfers on a third, we will mix and match all the elements skillfully, and save you money in the bargain!

### Mexico

Hola! Welcome to Mexico! "So close to home, yet so far from the ordinary." Mexico is the place to explore charming beachfront villages, jungle waterfalls and romantic and secluded coves. Sample the modern and sophisticated resorts and the stretches of magnificent untouched shoreline. Give yourself the time to savor it all, take it at your own pace – after all, this is your vacation where your cares disappear, and reflections in the water reveal a brand new you. Enjoy the quaint colonial houses and cathedrals, and thrill to the courage of the amazing Papantla Flyers. For adventure, dive, swim, fish, golf, kayak, snorkel, sail or horseback-ride. So join us for a fun-and-fiesta vacation in the sun-drenched Mexico. You'll exercise your freedom of choice as you enjoy doing what you want, when you want. Ole!

Vacations include: round trip airfare, hotel accommodations, airport/hotel transfers and more!

### Caribbean

“If you can’t find heaven here, you may as well stop trying.” The colors are vivid. The breezes are cool. And the reggae beat never stops. Welcome to the playful side of paradise. There is so much to do you’ll think the days and nights go on forever. Unforgettable days spill into exciting nights in the discos and bars that stay open until you say when. And if you choose to chill, there are plenty of places where the hammocks are big enough for 2, the sea breeze is crisp and the palms sway gently overhead. You want or need anything? Just ask. “No problem, mon.” After all, it’s your vacation – not ours – and we never forget it. Maybe that’s why a vacation in the Caribbean is so memorable.

## Europe

Without question, the Europeans know how to enjoy the good life. And, we suspect, so do you. Perhaps you’ll start your day with breakfast in bed, followed by shopping in world-class designer boutiques. Or join an excursion that takes you to the heart of Spain’s sherry country, to a sidewalk café on the Rive Gauche, or flightseeing over shimmering Oslofjord. Browse galleries studded with treasures by Michelangelo and Monet, Rubeens and Rembrandt. Visit cathedrals burnished by centuries of devotion. And when it comes to communion with nature, nothing rivals an afternoon artfully spent in Monet’s garden. From the ancient empires of the Black Sea to the glistening fjords of Norway, so vast, so varied is Europe. Which country has your name on it?

## Asia

Welcome...to the Far East. Tour the famous Terra Cotta soldiers; trace the legendary Silk Road taken by Marco Polo, the thread that linked the east to the west. Visit China’s capital city Beijing, one of the oldest cities in the world. See the melding of Asian and Western ways in the metropolitan Hong Kong from its streets. And from the vantage point of Victoria Peak see Hong Kong at night and realize why the Chinese call it the “Heart of the Volcano.” Make your next vacation unforgettable.

## Family Vacation Values

Do you remember that old station wagon? You know, the one your parents took you across the country in? And after 23 states in 5 days with no air-conditioning you made a promise to yourself you would never – ever do that to your kids. Well now we have an affordable family vacation that you, your spouse AND your kids will love – Cruising! No, no, not that regimented cruise your parents took, there’s no hassles here! Cruising now can be a fun, relaxing family affair. Everything about your cruise is tailor made to fulfill your wants, your needs and even your whims. Your kids won’t want to leave! With fantastic programs for kids and teens, your young cruisers will have the time of their lives in a special place just for them with playgrounds, computer stations, and imaginative special programs. You can be together when you want or go separate ways – it’s the flexibility of cruising.

Cruises up to 50% OFF - over 2,000 to choose from!

Experience the freedom at sea...

There will be very few times in your life when you are completely free. Free from cares, responsibilities, chores, deadlines, timetables, ringing phones or demanding voices. So the days you spend on a cruise are rare and precious. And, because they are, we intend to make sure they are among the most relaxing, exhilarating, revealing, romantic and fun-filled days of your life.

During this carefree interlude in your busy life, you'll be captivated by the sheer pleasure of these golden, stress-free days. Especially if you're sharing the experience with someone who loves sharing it with you. And if you're enjoying it with your children, you'll be delighted with the supervised activities of the ships' kids program.

Visit the newest port of call or just wave politely from the deck. On a cruise, you're free to do what pleases you the most. How many times in your life will this kind of freedom be possible. If you think you're always surrounded by other guests, think again. On your cruise vacation, it's easy to find a quiet corner to contemplate the sea, read a book from the library or just count your blessings.

The ships are offering new freedom of choice at sea, the itineraries are broadening the scope of the experience, and the cruise tours and hotel packages are eliminating the boundaries of seagoing travel. Come experience a whole new way to cruise. Call us today.

#### Sample Cruise Savings\*

Regular Price Your Price Savings

7 Day Tahiti \$3245 \$2545 \$700

3 Day Baja \$899 \$339 \$560

7 Day Alaska \$1849 \$999 \$850

\* Sample rates quoted are per person and subject to change without notice.

#### Disney Cruise Vacations

Celebrate the magic of a Disney cruise at a great rate. On every cruise, legendary Disney service, spectacular entertainment and dazzling adventures await. Plus, each cruise includes a day at Castaway Cay, Disney's private island paradise.

#### Honeymoons & Anniversaries

Why handle all the pressure yourself? Our unique "One Call Does It All" service means you will never have to worry about a thing.

We pride ourselves in the effort we put forth to "match you" with the unforgettable, romantic honeymoon experience you are looking for, always at the best possible price. Our policy is to give you peace of mind. Our valuable recommendations will help you

#### **Vacation Motorhome Rentals**

It's a vacation value with Cruise America Motorhome Holidays.

Take a Cruise America Motorhome Holiday your way and save 10%\* off time and mileage charges on Cruise America or Cruise Canada vehicles when you identify yourself as a Preferred member. Cruise America has the right size RV for you. Types of RV's include Motorhomes, Camperhomes, Blazers, and Motorcycles.

Start your holiday here at home. Or save precious vacation time by flying to your destination and taking your rolling motorhome one way. Cruise America has locations in most prime vacation areas in North America.

Avoid common pitfalls in planning your ultimate honeymoon experience. Let us help you choose the perfect destination at an affordable price with all the knowledge of what to see and what to do while you're there. Our knowledgeable, courteous and experienced honeymoon travel professionals can take, at least, one load off your shoulders. Plus, our Bridal Registry program allows your friends and family to contribute to your Ultimate Dream Honeymoon. Let them add a special touch to your fantasy by providing: Optional Tours, Entertainment, Spa treatments, Champagne in your room, Limousine Service, and many other great options. We will help you make your dream honeymoon come true!

See the world ...

Sunbathe on silky white sands, plunge into aquamarine seas, tee off at magnificent oceanfront courses. Browse duty-free shops and open-air markets for fine European goods and local crafts. Your travel program puts it all within your reach, call us today!

## **Theme Park Discounts**

Many families are taking budget-minded vacations and saving a few extra dollars is what your membership is all about! Now with the Amusement & Theme Parks Discount Plan, Members will save a little more money. Here's how it works. All of the Parks mentioned below will offer some kind of discount. These discounts are not available to the general public. These discounts will vary from Park to Park. Typically you will receive 10% to 20% off the Park admission price. Some Parks will also give 10% discounts on merchandise purchases and even discounts for nearby hotels, resorts and campgrounds. All you need to do is write and we will send you the discount card for those Parks you plan on visiting. Availability is subject to change without notice.

### Participating Theme Parks

Adventure Island, Orlando, FL  
Adventureland, Des Moines, IA  
Arabian Knights, Orlando, FL  
Busch Gardens, Tampa, FL  
Busch Gardens, Williamsburg, VA  
Cliff's Amusement Park, Albuquerque, NM

Dorney Park, Allentown, PA  
Frontier City, Oklahoma City, OK  
Hershey Park, Hershey, PA  
Holiday World, Santa Claus, IN  
Jazzland, New Orleans, LA  
Knott's Berry Farm, Buena Park, CA  
Legoland, Anaheim, CA  
Medieval Times, Buena Park, CA  
Medieval Times, Dallas, TX  
Medieval Times, Myrtle Beach, SC  
Medieval Times, Kissimmee, FL  
Medieval Times, Lyndhurst, NJ  
Medieval Times, Schaumburg, IL  
Mountain Creek, Vernon NJ  
Movie Land Wax Museum, Anaheim, CA  
Paramount Carowinds, Charlotte NC  
Paramount Great America, Santa Clara, CA  
Paramount King's Dominion, Richmond, VA  
Paramount King's Island, Cincinnati, OH  
Raging Waters, San Diego, CA  
Riverview Park/Water World, Wisconsin Dells, WI  
Sea World, Orlando, FL  
Sea World, San Antonio, TX  
Sea World, San Diego, CA  
Sesame Place, Longhorn, PA  
Six Flags America, Upper Marlboro, MD  
Six Flags Astroworld, Houston, TX  
Six Flags Darien Lake, Darien Center, NY  
Six Flags Elitch Gardens, Denver, CO  
Six Flags Fiesta Texas, San Antonio, TX  
Six Flags Great America, Chicago, IL  
Six Flags over Georgia, Atlanta GA  
Six Flags Great Escape, Lake George, NY  
Six Flags Kentucky Kingdom, Louisville, KY  
Six Flags Magic Mountain, Ventura, CA  
Six Flags Marine World, Vallejo, CA  
Six Flags New England, Agawam, MA  
Six Flags Saint Louis, Eureka, MO  
Six Flags over Texas, Dallas TX  
Six Flags Great Adventure, Jackson, NJ  
Universal Studios, Hollywood, Universal City, CA  
Universal Studios Escape, Orlando, FL  
Water Country, Williamsburg, VA  
Water World USA, Sacramento, CA

## **Automobile Purchasing**

### First obtain a quotation

With your membership, you may call in your quotation request on our toll-free number. There is a nominal charge of \$8.95 per automobile quote request. Please specify make, model and body style of vehicle. You will be mailed a computerized printout showing the base price of the car or truck and every option available\*. Select the options you want to create your dream car. Make sure that if a particular option you desire requires another option, that both options are selected. Add up the base price of the automobile and the options selected, include destination charges, advertising fees (if any) and courtesy delivery fees to obtain your total cost of the automobile\*. You may add the same items at the manufacturer's suggested retail price to compare the savings.

### Arrange for financing

We will work with your bank or finance company to provide the necessary information for you to secure a loan. After you receive the computerized printout, but before placing your order, discuss your purchase with your banker or finance company representative. When financing through a motor corporation; such as GMAC, Ford Motor Company, etc. the vehicle must be picked up at the dealership supplying the vehicle. Complete a new car purchase agreement

Once you have your price quotation and your financing is arranged, return the New Car Purchase Agreement with your deposit to our offices. Please note how you want your vehicle delivered.

### Cutoff dates

In May of each year, automobile manufacturers notify us of a cutoff date, or the last date a particular factory can accept an order for the current model year. We will make inquiries after the cutoff date for you. Of course there will be limits in choices as to color, options, etc.

### Advance Purchasing

You may order next year's model so as to take early delivery when the new models are released. Since manufacturers do not release price information or specifications before release of their new models, your order will be subject to last minute price and specification changes. We will help you plan for your purchases.

### Other vehicles

You may order Pickups, Panel Trucks and Small Vans. When requesting a price quotation on these vehicles, please be as specific as possible as to the exact vehicle, i.e., Ford F250, 4x4 Regular Cab, 133" wheel base. Large trucks, tractor trailers, conversion units, motorcycles, boats, marine equipment or automobile/truck parts are not currently available.

### Delivery

There are three methods of delivery:

1. We can arrange for you to pick up your vehicle from our supplier.
2. We can arrange to have a transport company deliver the vehicle to your home by a bonded driver. The Transport Company is not associated with our company. (The cost for this method may be higher than drop shipment, see #3).
3. We can arrange to have your vehicle drop shipped to a local dealer in your area, where you may pick it up. This delivery option applies to American made automobiles only. (The additional cost for this courtesy delivery fee is quoted on your computerized printout).

### Delivery Time

Please allow between 8 and 10 weeks for the complete transaction. Time may be longer on limited production or special orders.

\* Because of variable market conditions, foreign automobile purchases are handled differently. Specific information regarding your foreign automobile quote and purchase will be included on the back of your quotation.

## Used Automobile Quotations

You can order a valuable used automobile quotation on your trade in or on the used car you are interested in purchasing either from a dealer or a private party. The used car analysis shows the average retail value and the book wholesale value on used cars based on the year, make, model, equipment and mileage. You can use this information to either make a reasonable offer on the purchase of a used car...what you might sell your used car for!

### AutoNet Leases

AutoNet provides competitive leasing on new vehicles purchased through AutoNet. All leases are closed-end "Risk free walk away" leases with predetermined lease end purchase options. Terms available are 24,36,48, and 60 months, with mileage limits up to 25,000 miles per year, depending on the members driving habits and budgets. Commercial use and business leases are available in addition to personal use leases. To lease your new vehicle, after you have received your automobile quote and know which vehicle you want, simply call the toll-free number and we will get you in touch with our leasing professionals.

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You can order a valuable used automobile quotation on your trade in or on the used car you are interested in purchasing either from a dealer or a private party. The used car analysis shows the average retail value and the book wholesale value on used cars based on the year, make, model, equipment and mileage. You can use this information to either make a reasonable offer on the purchase of a used car or what you might sell your used car for!

## **MEINEKE®**

By presenting THE BUYING NETWORK AUTOMOBILE EXCHANGE card, members can receive a 10% point of sale discount off the price of exhaust system repair, brake system repair, shocks and struts, coil springs, CV joints and front end alignment service at participating MEINEKE® locations.

With over 18 years of experience, and more than 850 shops serving over 2 million customers each year, you can be assured of quality service. MEINEKE® prides itself in operating auto repair centers that provide professional service at discount prices.

THE BUYING NETWORK AUTOMOBILE EXCHANGE verbiage on the back of your identification card must be presented at the time of the estimate and is not valid with any other offer or coupon.

All MEINEKE® Discount Muffler shops are independently owned and operated.

## **MAACO® Auto Painting & Bodyworks**

By presenting THE BUYING NETWORK AUTOMOBILE EXCHANGE verbiage on the back of your identification card, members can receive a 10% point of sale discount off the agreed price on all body labor and paint services at participating locations throughout the United States and Canada\*.

Since MAACO® was founded in 1972, the chain has painted and repaired over 6,000,000 vehicles from Fords to more exotic models. With MAACO®, you can be assured of receiving quality service performed by professionals at reasonable prices.

MAACO® centers offer free estimates on paint, rust, and bodywork. MAACO® centers that meet optimum quality standards are awarded a special designation: MAACO® Certified Collision Centers. These centers represent the best in the industry. Each certified collision center has proven itself by consistently offering the best equipment and technology, the highest standards of quality repair, and a superior level of concern for you, their customers. MAACO® backs their service in writing with their limited warranties that are valid coast to coast.

\* 10% discount on body labor and painting services performed is valid only at participating MAACO® centers. This cannot be used in conjunction with any other offer.

Each Maaco center is independently owned and operated.

## **Discount Tires And Rims**

One of the most important parts of your vehicle, and one of the more expensive, is tires. Now you can purchase tires and rims for your cars and trucks through THE BUYING NETWORK AUTOMOBILE EXCHANGE at reduced prices.


Our goal and yours are one in the same - complete satisfaction with your purchase. Our service is prompt and the selection is broad.

Brands available include: Yokohama, Pirelli, B.F. Goodrich, Falken, Bridgestone, Uniroyal Continental, Good Year, General Tire, Dunlop, and Michelin.

## **JIFFY LUBE®**

Members can receive a 10% discount at over 1,000 service centers nationwide from the largest franchise of quick lube outlets in the U.S. with the JIFFY Lube® Insta-Fleet program. By presenting the special JIFFY Lube® number on the back of your identification card, members can obtain a 10% discount on JIFFY Lube's complete 14-point service, and any ancillary services, at all participating JIFFY Lube® service centers nationwide. JIFFY Lube® technicians are trained to perform efficiently and professionally and service over 50,000 vehicles per day nationwide.

The JIFFY Lube® complete 14-point service consists of changing the oil with up to 5 quarts of a major brand oil; installing a new oil filter; lubricating the chassis as needed; checking and filling the transmission differential, brake, power steering, and window washer fluid; checking the air filter and wiper blades; inspecting the battery fluid level; inflating the tires to proper pressure; washing the exterior windows and vacuuming the interior. Some service centers also perform radiator flush and fill service, air conditioning recharge, and headlight and light bulb replacement.

**Enrolling members in NAIB**  **NAIB**  
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