

# DEALERDIRECT

FIRST COMMUNITY BANK

# EPIC

## CARTS

### SPECIALS FOR ALL NEW EPIC CARTS

**Effective January 1 – March 31, 2026**

#### **0.00% FOR 24 MONTHS**

(with 24 Equal Monthly Principal & Interest Payments)\*

|                        |                        |
|------------------------|------------------------|
| <b>Original Amount</b> | <b>Dealer Cost</b>     |
| \$2,000 Minimum        | 1.50%                  |
| <b>Interest Rate</b>   | <b>Loan Processing</b> |
| 0.00%                  | Fee \$125              |

#### **0.00% FOR 36 MONTHS**

(with 36 Equal Monthly Principal & Interest Payments)\*

|                        |                        |
|------------------------|------------------------|
| <b>Original Amount</b> | <b>Dealer Cost</b>     |
| \$2,000 Minimum        | 4.75%                  |
| <b>Interest Rate</b>   | <b>Loan Processing</b> |
| 0.00%                  | Fee \$125              |

#### **1.99% FOR 36 MONTHS**

(with 36 Equal Monthly Principal & Interest Payments)\*

|                        |                        |
|------------------------|------------------------|
| <b>Original Amount</b> | <b>Dealer Cost</b>     |
| \$2,000 Minimum        | 2.75%                  |
| <b>Interest Rate</b>   | <b>Loan Processing</b> |
| 1.99%                  | Fee \$125              |

#### **2.99% FOR 48 MONTHS**

(with 48 Equal Monthly Principal & Interest Payments)\*

|                        |                        |
|------------------------|------------------------|
| <b>Original Amount</b> | <b>Dealer Cost</b>     |
| \$2,000 Minimum        | 3.25%                  |
| <b>Interest Rate</b>   | <b>Loan Processing</b> |
| 2.99%                  | Fee \$125              |

1. Applicants must have a FICO score of 650 or higher to qualify for loans equal to or below \$30,000. For loans above \$30,000, applicants must have a FICO score of 700 or higher.
2. No down payment required (with acceptable credit).
3. Additions for accessories must be pre-approved by a credit officer.
4. Title vehicles will require proof of registration or actual MSO.
5. Proof of insurance may be required at funding.
6. All applicable fees required by each state (i.e. UCC fees, direct lien fees, etc.) will be added.
7. Maximum loan amount = \$50,000.00.
8. \$125 Loan Processing Fee (added to loan).
9. LTV: New Units factory invoice / Used units @ lenders' discretion.
10. Used units must meet aging guidelines.
11. Associated dealer cost must be paid at closing.

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