College Graduate Program
Exclusively from Volkswagen Credit

Volkswagen Credit
We hear congratulations are in order. We can do better than that.

We think graduating college is an achievement worth rewarding. That’s why we created our College Graduate Program.¹ It’s designed to help you buy or lease a new Volkswagen, so you can have even more to celebrate.

Offer highlights:

- Receive a $500 Contract Bonus² when you purchase or lease any new Volkswagen vehicle through Volkswagen Credit.
- Get competitive rates even if you have a limited credit history. Credit history is not required, but if you have existing credit, it must be in good standing.
- No security deposit is required on a new lease.
1 The College Graduate Program is subject to credit approval and is available to U.S. citizens or permanent residents who graduated from a U.S. or Canadian accredited college/university no more than 24 months prior to credit application. Applicant must be employed in a full-time permanent position or have a written commitment from a future employer. References, proof of income, copy of degree or official transcript, and contact information for college/university required. Credit history is not required, but existing credit must be in good standing and have no previous derogatory credit. Program good from May 3, 2016 to January 5, 2017. Program not valid in Puerto Rico. See your local Volkswagen dealer for details or, for general product information, call 1-800-Drive-VW.

2 Volkswagen of America, Inc. will pay a $500 Contract Bonus when customers eligible for the College Graduate Program lease or purchase a new, unused Volkswagen vehicle through participating dealers and finance the lease or purchase through Volkswagen Credit from May 3, 2016 to January 5, 2017. Excludes Certified Pre-Owned vehicles. Subject to credit approval by Volkswagen Credit. Bonus must be applied toward customer lease or purchase and is not redeemable for cash. Offer not valid in Puerto Rico. See your local Volkswagen dealer for details or, for general product information, call 1-800-Drive-VW.
Get into gear for your new Volkswagen.

You’ve just finished four years (more or less) of hard work, and you deserve to continue your journey in a Volkswagen. Visit your nearest VW Dealership and see if you qualify for this program.
You’ll need to meet the following requirements:

- You graduated within the past 24 months, or will graduate in the next six months from an accredited U.S. or Canadian college or university.
- You are a U.S. citizen or permanent resident.
- You have a full-time (permanent) job, or have a written commitment from your future employer.

When you visit your nearest VW Dealership, you’ll need to provide:

- Your valid driver’s license
- Proof of insurance and agent contact information
- A copy of your degree or transcript and contact information for your college or university
- Proof of income and full-time employment as well as contact information for a human resources or payroll representative
- Two complete personal references (including address and phone number) who reside in the U.S. and that Volkswagen Credit can contact directly
The choice is yours.

You chose a college, a major, and a job. This decision should be a piece of cake. Think about which option best fits your lifestyle. Whatever road you decide to take, Volkswagen Credit will be with you at every turn.
Lease

Drive a new Volkswagen for a set amount of time and number of miles. Then, choose to purchase or return your vehicle at the end of your term.

Benefits:

• May provide lower monthly payments on average than financing over a similar term on the latest models
• Flexible lease terms and a range of mileage options available
• Ability to turn in your vehicle for a newer VW model, or buy your vehicle at a predetermined price at lease maturity

Finance

Purchase your vehicle and make payments for it over a selected term. At the end of that term, the car is yours.

Benefits:

• Ability to own for life of the vehicle and build equity
• No end-of-lease obligations, such as excess wear and tear
• No vehicle customization limits or mileage restrictions
• Competitive rates and flexible terms available from Volkswagen Credit
Insurance exclusively for Volkswagen drivers.

MyVWInsurance is designed to offer Volkswagen Customers more of what they really want. Choose MyVWInsurance through Liberty Mutual Insurance and you could receive a discount\(^1\) on this quality coverage with a range of VW-tailored options.

Other valuable benefits and options include:

- Multi-policy and multi-car discount\(^1\)
- Genuine VW replacement parts\(^2\)
- Towing to your nearest Volkswagen Dealership\(^3\)
- New car replacement\(^4\)
- Accident forgiveness\(^5\)
- 24-Hour Claims Assistance, available anytime on the phone, online, or via your mobile device

Get a free MyVWInsurance quote by calling (888) 323-6053 or visiting libertymutual.com/vwcollegegrad
1 Discounts and savings are available where state laws and regulations allow, and may vary by state. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Exclusive savings not available to Massachusetts residents.

2 Original Volkswagen Parts available except where prohibited by state law. Please consult a Liberty Mutual Insurance specialist for an explanation of specific coverages, terms, conditions, exclusions, and limitations.

3 With the purchase of optional Towing & Labor coverage. Applies to mechanical breakdowns and disablements only. Towing related to accidents would be covered under your Collision or Other Than Collision coverage.

4 Applies to a covered total loss. Your car must be less than one year old, have fewer than 15,000 miles and have had no previous owner. Does not apply to leased vehicles or motorcycles. Subject to applicable deductible. Not available in NC or WY.

5 For qualifying customers only. Accident Forgiveness is subject to terms and conditions of Liberty Mutual's underwriting guidelines. Not available in CA, and may vary by state.

MyVWInsurance is offered through Hamlin Services LLC, a wholly-owned subsidiary of VW Credit, Inc. (VCI), 2200 Ferdinand Porsche Drive, Herndon, VA 20171 (CA license number 0G33209, GA license number 122337, MN license number 40081915), which is not affiliated with Liberty Mutual Insurance Company and its affiliates. VCI may be compensated for services provided in connection with your policy. Policies are underwritten and provided by Liberty Mutual Insurance Company and its affiliates, principal office at 175 Berkeley Street, Boston, MA 02116. “VW” and the Volkswagen logo are registered trademarks of Volkswagen AG.

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Expect more. We’re Volkswagen.

We aren’t your average, everyday financial services company. We’re Volkswagen Credit. We’ve been providing quality financial products and expert customer support to the Volkswagen family for over 30 years. That means we care about what we finance and, more importantly, who we serve.

We believe you deserve exclusive offers and convenient account management, because financing your Volkswagen should add to the excitement of driving it. When you choose Volkswagen Credit, you’re choosing to raise your expectations.