

Upgrade your loan portfolio with indirect vehicle leasing.

Indirect vehicle leasing offers credit unions a way to improve yield, diversify their portfolios, and deliver positive member experiences.





About CULA

CULA has been the leader in indirect vehicle leasing for credit unions for over 30 years.

Experience Sets Us Apart

CULA's comprehensive program and best-in-class support make indirect vehicle leasing a win for credit unions, dealers, and members. Our understanding of the credit union financial model has resulted in long-term business relationships with top-tier credit unions. Our partners report CULA's program as being both a solid risk profile diversification, and accretive to their overall ROI.

- The industry leader
- Largest number of credit union partners
- Longest combined tenure with credit unions
- Most scalable lease management technology infrastructure
- Team of quantitative analysts with over 60 years of combined experience setting residual values
- Best, proven remarketing team

Advantages of the CULA leasing program

- Lower costs = higher yield
- Three decades of leasing experience
- World class analytics
- Dealer-friendly program
- Regular program updates
- In-house remarketing expertise
- Professional operations team
- Dedicated onboarding and support

Who benefits from an indirect leasing program?

Members - Leasing offers members lower monthly payments on the newer model vehicles they want. And when the lease is over, our program makes it a breeze to transition to another new vehicle with the latest safety and connectivity technology. Given how quickly automobile technology is evolving, it's no wonder millennials are the leading demographic to embrace leasing.

Dealers - Leasing complements an auto loan program and can strengthen overall dealer relationships. Plus the CULA lease program allows dealers to build long term customer loyalty with the popular trade-in option.

Credit unions - Credit unions that add leasing to their indirect loan portfolio can achieve higher yield, giving them a strategic, competitive advantage in their markets.

1988

When It All Started

160,000

Leases Originated,
And Growing

100%

Peace of Mind
Through Compliance

Learn More

We can help you understand if leasing is right for your credit union

800.878.5400
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9665 Granite Ridge Drive, Suite 400, San Diego, CA 92123