

**Ford Interest Advantage
Online Note Enrollment
Frequently Asked Questions and Help Information**

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| <p>Which Ownership type should I choose?</p> | <p>There are three ownership options available when opening a note online.</p> <p>Individual Investment: The investment is registered to one individual.</p> <p>Joint Investment: More than one person owns the investment. Multiple owners will be deemed to be Joint Tenants with Rights of Survivorship.</p> <p>Custodial Investment (Uniform Gifts to Minors Act/Uniform Transfers to Minors Act): The minor is the beneficial owner of the investment.</p> <p>Other ownership types include investments registered to a Trust, Corporation, LLC, Partnership or Association. Applications must be submitted by mail to the Northern Trust Company for manual processing of these ownership types.</p> |
| <p>Why do I need to provide a Social Security Number or Tax Id?</p> | <p>The Social Security Number or Tax ID is used for identification purposes and for annual reporting of interest earned.</p> |
| <p>Which Social Security Number should I use on the Custodial Investment?</p> | <p>The Custodial Investment must be opened under the minor's Social Security Number.</p> |
| <p>Why do I need to provide a Driver's License or State ID?</p> | <p>The Driver's License or State ID is used as a form of identification verification.</p> |
| <p>Why is personal information required from all applicants?</p> | <p>To help fight the funding of terrorism and money-laundering activities, the U.S. government has passed the USA PATRIOT ACT, which requires banks, including the Ford Interest Advantage processing agent bank, to obtain, verify and record information that identifies persons who engage in certain transactions with or through a bank. This means that, in order for us to open a Ford Interest Advantage for you, we will need to collect the information solicited on this application from for ALL PERSONS listed on the note.</p> |
| <p>Can I apply online if I am a non-U.S. Citizen?</p> | <p>Online applications are limited to U.S. Citizens who have a U.S. address and a U.S. Tax Identification number. Non-U.S. citizens may submit an application by mail for processing. For more information, go to the Ford Credit website, Investor Center, Ford Interest Advantage page. From the Enrollment Package section, print the application form. Complete the form, sign it and mail it with your initial investment. If you have any questions, contact our Support Center at 800-462-2614.</p> |

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| <p>Helpful hints for entering your email address.</p> | <p>The email address you are asked to enter when completing the application process should be entered exactly as it was when you started the application process. It is case sensitive.</p> <p>If you attempt the email address 3 times and are unsuccessful, you will be locked out. Please contact the Support Center for assistance at 800-462-2614.</p> |
| <p>Why is my mother's maiden name required on the application?</p> | <p>This information can be used to verify your identity when contacting the Support Center for assistance.</p> |
| <p>Why do I need to review and accept Disclosures?</p> | <p>Disclosures contain important terms and conditions that apply to your application and note.</p> |
| <p>What is Back-Up Withholding?</p> | <p>Backup withholding is a type of tax withholding on specific types of income for federal tax purposes. Backup withholding may be mandatory in certain circumstances. Most taxpayers, however, are exempt from backup withholding. If you are subject to backup withholding tax, the IRS has most likely notified you.</p> |
| <p>What is FATCA?</p> | <p>The Foreign Account Tax Compliance Act (FATCA) is a United States federal law requiring United States persons (including those living outside the U.S.) to have yearly reported themselves and their non-U.S. financial accounts to the Financial Crimes Enforcement Network (FINCEN), and requires all non-US (Foreign) Financial Institutions (FFI's) to search their records for suspected US persons for reporting their assets and identities to the US Treasury.</p> |
| <p>Why are you asking about my expected note activity?</p> | <p>These questions are required as part of our processing agent bank's customer due diligence for detecting, monitoring, and reporting suspicious activity. Answer the questions about how you expect to use Ford Interest Advantage.</p> |
| <p>How do I fund my Ford Interest Advantage note when using the online application process?</p> | <p>The initial investment must be processed as an external transfer from an existing bank account. A check investment is not permitted as the initial investment.</p> <p>The account at the other bank:</p> <ul style="list-style-type: none"> • Must be owned by you. • Must be located in the U.S. • Must be a checking or savings account. <p>Ford Employees are provided the option to fund their Ford Interest Advantage note using payroll deduction.</p> |

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| How will I start my payroll deduction? | Only Ford Employees are eligible to participate in payroll deduction. Once your online application has been submitted, your new Ford Interest Advantage note number will be presented on the Confirmation page. Instructions for activating your payroll deduction will be included in your Welcome Letter and are available on the Ford Credit website. |
| Is there a minimum payroll deduction requirement? | Yes, the minimum payroll deduction for Ford Employees is \$100 per month. You will have 10 months to fulfill the \$1,000 minimum balance required before monthly maintenance fees are assessed. |
| How long do I have to verify the test deposits? | You have 10 days to complete your investment or your application may be cancelled. A reminder will be sent to the email address you provided on the application. |
| What if I do not receive the test deposits/withdrawals? | If you do not receive two test deposits and two test withdrawals within 5 days of submitting your application and designating an external bank from which to transfer funds, please contact the Support Center at 800-462-2614 for assistance. |
| What if I can't locate the verification code needed to finalize my application process? | Your unique verification code associated with your application was provided to you on the Confirmation page when you provided your external bank information and initial investment amount. The verification code is also sent to you by email with the external transfer funding instructions. If you need assistance with locating your unique verification code, please contact the Support Center at 800-462-2614. |
| How soon will my initial investment be posted? | Your external transfer of funds from your bank account requires 2-4 business days to process. There will be an automatic 5-day hold on your investment from the date it is received. If you do not see your investment posted within 5 business days, please contact the Support Center for assistance at 800-462-2614. Enrolling in Online Access will provide you access to your investment and transaction history. |
| Why do I need to submit a Signature? | Signatures are necessary to help protect your investment from fraud. No check redemptions will be permitted without a signature on file. |
| How soon will I receive a checkbook? | A redemption checkbook will be ordered and mailed to your address of record as soon as your signature card has been received. Allow ten business days for receipt of the checkbook by mail. |

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| <p>What is Ford Interest Advantage Online Access?</p> | <p>Ford Interest Advantage Online Access makes it quick and easy to manage your investment anytime and anywhere. It provides detailed views of your note activity including transaction history. You can request to receive electronic statements, schedule external transfers 24/7, or set up alerts using Online Access.</p> |
| <p>Can I use an existing Ford Interest Advantage note to fund my initial investment?</p> | <p>You may not transfer funds from any existing Ford Interest Advantage note you may own for the initial investment. You must use a bank account owned by you located in the U.S. It must be a checking or savings account.</p> |
| <p>What if I change my mind and do not want to invest after I have submitted my application?</p> | <p>If you decide that Ford Interest Advantage is not the right investment option for you after you have submitted your application, you may cancel your application by contacting our Support Center at 800-462-2624. Your authorization for your external transfer will also be cancelled as part of this request.</p> <p>If the external bank account has already been verified, you must call and request a note closure after your initial investment is processed.</p> <p>If you are a Ford employee and had selected payroll deduction as the way to invest, you must call and request a note closure.</p> |