



UNION
LEASING

Our 20th Anniversary

JANUARY 2009

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This year marks a momentous occasion for us as we celebrate our 20th anniversary of ownership by Chicago Freight Car Leasing.

Union Leasing was founded in 1955 by Lawrence Faul as part of the Faul Group to provide alternative consumer and commercial leasing. In 1961 Union Leasing, Inc was officially established and provided primarily closed-end financing. Then, in 1989, Union Leasing was acquired by Chicago Freight Car Leasing, a privately owned family company in rail transportation with roots tracing all the way back to 1928.

"We have been very pleased with the growth and success of Union Leasing since 1989. Union continues to be an integral part of Chicago Freight Car Leasing and, having just celebrated our 80th year in business, we are looking forward to many more years with Union Leasing." - Fred R. Sasser, President, Chicago Freight Car Leasing



HAPPY ANNIVERSARY!!
1989-2009



MANUFACTURER UPDATES

Over the coming year, we will see many changes in the automotive industry. Among these may be delays in production and limitations on availability. We will be working diligently with you to help ease this process! Below are some pieces of information regarding the cuts we anticipate seeing.

GM

1/15/2009

Due to potential additional funds needed to support their business, GM is estimating it's sales at 10.5 Million in 2009 versus the previously anticipated 12 Million units.

HONDA

1/5/2009

In light of a 35% sales decline versus the previous year's December sales, in addition to an overall 7.9% sales decline throughout 2008. Honda has announced that it will be cutting it's production in both the US and globally.

1/16/2009

Honda announces a cut of 56,000 units.

TOYOTA

1/16/2009

Toyota anticipates posting it's first ever annual operating loss, is making cuts in North American and abroad. Current inventory is at an all time high, and with production cuts they hope to reduce that by half by of the second quarter.

NISSAN

1/15/2009

Nissan has extended their slowdown of the US plants, operating only 4 days per week, indefinitely.

FORD

1/20/2009

Ford has announced a delay in production of its new F-150 pickup in order to alleviate the amount of inventory already on the ground.

CHRYSLER

1/20/2009

Fiat SpA and Chrysler LLC are nearing an announcement of a partnership that would put Fiat in charge of Chrysler's US operations, a 35% stake by the middle of the year with an option of up to a 55% stake.

THE FUTURE OF FUEL

TYPE OF VEHICLE	ENVIRONMENTAL IMPACT	COST TO DRIVE	PRICE AND AVAILABILITY
BATTERY-POWERED ELECTRIC	Depends on whether the electricity comes from wind, nuclear, or coal. No tailpipe emissions.	3 cents per mile based on today's electric prices.	The Tesla Roadster costs \$109,000. Other small companies make low-speed cars starting under \$10,000.
NATURAL GAS	Emits 95% less smog-causing pollutants and 30% less greenhouse gases than gasoline.	A gallon ranges from 60 cents to more than \$2. Honda's Civic GX gets 24 mpg in the city, 36 on the highway.	The Honda Civic GX costs \$25,200. Conversion kits are available for vehicles like the Chevy Tahoe and Lincoln Town Car start at \$1900.
ETHANOL / BIODIESEL	Lower emissions than gasoline, but critics say more energy is used to produce ethanol than is contained in the fuel itself.	Ethanol costs about \$2 per gallon, biodiesel \$4. Mileage is 10%-20% less in cars using E85, an 85% ethanol blend.	Special models of vehicles like the Chrysler Sebring, Ford F-150, and GMC Yukon can all run on E85 and cost about the same as regular models of those cars.
HYBRID	Better gas mileage means lower emissions.	The Toyota Prius, the most efficient and most popular hybrid, gets 45 mpg.	The Prius costs \$22,000; Chevy's plug-in hybrid Volt should be available in 2010 for \$40,000.
HYDROGEN COMBUSTION	Virtually no tailpipe emissions. Some pollution is created converting natural gas into hydrogen.	When the market is established, a gallon should cost about \$1.10.	BMW and Ford are making test vehicles, but no car is commercially available.

As featured in "What Will Fuel Our Next Cars?," Parade, 1/04/2009



FEATURED VEHICLE OF THE MONTH

As part of our commitment to customer service, we provide quality vehicles from our own fleet for our clients. Each month we will be featuring one of the many vehicles we have available.



2007 Chevrolet Silverado 3500 4X4

**AVAILABLE FOR LEASE OR PURCHASE

For details and specifications please contact us!

Greg Carson
Director of Operations
847-330-6228
gcarson@unionleasing.com



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LUBE, OIL, FILTER & TIRE ROTATION

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GREEN TIP OF THE MONTH

How Low Can You Go?

Pretty low if you're talking PC energy, it turns out. The newest computers on the market are also the greenest computers on the market as more manufacturers decided to get down with planet-friendliness.



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Union Leasing Corporate Offices

425 N. Martingale Road, Suite 1250 Schaumburg, IL 60173

T: (847) 240-1500 | www.unionleasing.com

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