

Your Dealership's Complete Credit, Compliance and Pre-Screen Solution













John Palmer President & CEO ProMax & ProCredit

As a reseller of all three major bureaus for 20 years we can help you reduce your credit report and compliance costs due to our high volume and efficiencies of operation. Our ProCredit software offers industry leading credit report and compliance solutions as well as an additional desking solution to help you close more deals at higher grosses. Dealerships can also drop our credit bureau codes in their Dealertrack or RouteOne systems.

I value customer satisfaction above everything else. Our first dealer is still with us 20 years later and I promise our company will give 110% every day to ensure your dealership is totally satisfied with all of our products and services so I can say the same about your store 20 years from now!

Sincerely,

Only ProCredit can provide your dealership credit reports and compliance while at the same time offering you multiple credit-based products that will help you sell more vehicles at higher grosses.

ProCredit[™] - Your Dealership's Credit Report, Compliance, Pre-Screen and Desking Solution

Thousands of dealerships have used ProCredit for their credit reports and credit-based products.

- We provide TransUnion®, Experian® and Equifax® credit reports.
- You can use our credit report codes in RouteOne® and Dealertrack® or in our free ProCredit platform.
- Receive one bill for all of your credit reports.

The ProCredit application gives you these additional benefits:

- Pull credit bureaus in seconds unbelievably fast and easy to use!
- Requires no software installation web based application.
- Avoid duplicate credit report pulls which creates additional savings.
- Alerts you to credit reports pulled at sister stores, and gives you access at no additional charge.
- Includes OFAC, Privacy Notices, Risk-Based Pricing Exception Notices and Adverse Action Notices free.
- Automated and Complete Red Flag solution.
- Credit App integrates directly into Dealertrack®, RouteOne®, Credit Acceptance®, CUDL® and other portals, for no duplicate entry.
- Automated Compliance features and processes with Fail-safe option for 100% Compliance.
- Optional Desking module with Performance Guarantee.
- Outstanding customer service and support.
- The Work Number® Powered by Equifax® Employment and Income verification for your dealership!
- FREE Data Usage report for all dealers. Learn what inventory to keep on your lot for the most profit! Updated monthly.
- Free access to ProCredit exclusive inventory profitability report. Every month we analyze hundreds of thousands of transactions and show you a list of most profitable used cars by credit tier.

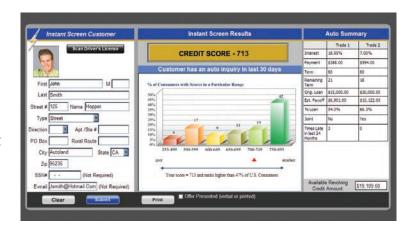


ProCredit Express™ - Now offering the industry's most options in soft pull technology

TransUnion Instant Screen

- Get prospect's live credit score and trade information instantly.
- Only need prospect's name and address.
- Does not require prospect's SS#.
- Does not require prospect's signature or authentication of any kind.
- Uses soft pull inquiry, won't affect consumer's credit score.

Give your managers an edge closing this customer and at a higher gross.



TransUnion's Instant Auto Credit App



- The application can be used on your current website, and you can also use it on a separate Special Finance website.
- Customer is pre-qualified instantly.
- No SS# required, just name address, phone and email address required. More consumers will complete and submit.
- The credit inquiry is a 'soft pull' and will not affect the consumer's credit score nor show as an inquiry.

What the customer sees Instantly!



At your choice, the consumer can see their credit score and ranking instantly.

What your managers get in your CRM Instantly!



The exact credit score and our Auto Summary trade information - what a qualified prospect!

Instant Screen - Powered by Equifax



Instant Screen - Powered by Equifax

- Passive prescreen of the consumer for an auto loan.
- Offers provided only to those that qualify can be done on sales floor or in the service department.
- Outcome for the dealer is ability to make a prescreened offer.

Instant Check/Instant Auto Credit App - Powered by Equifax

Instant Check

- Google Ad Network is up to 10B impressions a week for auto loan terms.
- Distinguish your dealership by offering shoppers free information about their credit score and buying power.
- Convert anonymous web traffic into low funnel leads.

Instant Auto Credit App – Powered by Equifax

- Invites the consumer to get prequalified for an auto loan.
- 3-4 times more engagement than traditional long forms.
- Higher website conversion rates with "1st party" leads
- Showroom time efficiency which results in higher CSI.





Doug Bahls, Nissan Sales Manager Courtesy Nissan New Iberia. Louisiana

"We were introduced to the Instant Auto Credit App and signed up to give it a try. In our first 3 weeks we received 28 leads, sold 7 of them and made \$21,077 in total gross profit. The return on our investment was outstanding! We increased our closing ratios by having the customer's contact info, auto summary and credit score when qualifying and working these leads. We recommended the Instant Auto Credit App to all our sister stores."

Pulling credit and staying compliant is seamlessly we to manage and review... No one has a more compliant is seamlessly we have a more compliant in the seamless of the seamle



Automatically print a Privacy Notice and anything else your dealership needs from the customer workscreen

- Customer Information Worksheet
- Test Drive Agreement

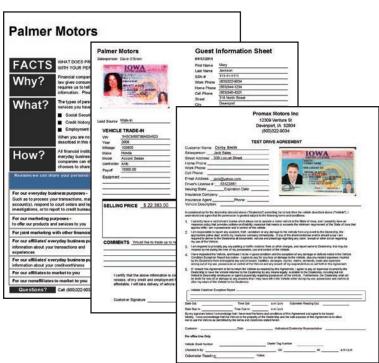
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Log all your ups with a swipe of a driver's license in our Customer Registration

Or use your current CRM and we will import the data into the ProCredit Express Prospect Log. Either way an OFAC check is done immediately at no charge!





Everybody is entered into the Prospect Log waiting for your manager to pull credit and give clear sales direction.

06 Rainier 2WD New 2011



Tier3 Sec Run 680

Credit Bureaus with benefits

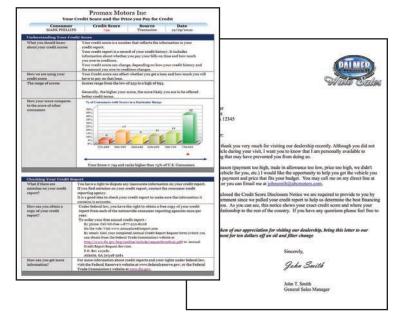
- If the red flag score is yellow, out of wallet questions are available immediately.
- Pull 1, 2 or all 3 bureaus in seconds.
- Push apps directly into RouteOne or Dealertrack.
- All 3 bureaus on ONE bill and stored forever.
- Red Flag score immediately generated and shown automatically.



voven into your sales process. It's easy to do, simple omplete and automated compliance solution.

Our Risk-Based Pricing Solution won't disrupt your sales process or cost you sales!

- The Exception Notice is immediately generated when a credit bureau is pulled.
- A great cover letter will serve as the initial followup and help generate extra sales.
- The Exception Notice can now be printed and handed to the customer or we can mail all unsold traffic the notice for you with the great cover letter using our Fail-safe compliance solution, keeping your focus on the deal.
- Our Risk-Based Pricing Fail-safe option monitors and tracks the customers to keep you compliant preventing any break downs in your process.



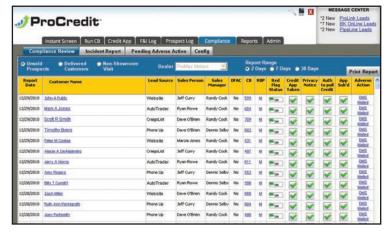


Proof of compliance is automatically documented. You're covered in case of an audit.



- Everything is documented in customer notes and history.
- Everything is date and time stamped to provide proof of compliance in case of an audit.
- A hyperlink brings up the actual documents that were either printed, emailed or mailed.

The Management Compliance Review help ensure nobody slips through the cracks!



- Incident Report automatically updated.
- Appropriate Adverse Action Letters can be selected to be either printed and mailed by dealer or by ProCredit.
- Fail-safe option monitors and tracks the customers to keep you compliant.



New tools to use with your ProCredit system!

Employment and Income Verification tool for ProCredit!

We're excited to announce an exclusive new tool that gives you instant access to employer-provided income and employment data: the **Employment & Income**Verification Service. The EIVS enables you to get your customer on the right deal earlier in the buying process, leading to more sales at higher grosses.

EIVS is powered by Equifax and utilizes a database of employer-provided payroll records from over 6,000 businesses nationwide, including a large majority of Fortune 500 companies and federal government civilian employers. In addition to accurate employment and income information, it also provides job tenure data, which can be enormously important in assessing a customer's financial situation.

27% of applicants overstate their income by more than 15%! Conversely, 20% of applicants understate their income by 10% or more! Start your deal with good data- start your deal with the Employment & Income Verification Service!



The Used Car Report! Exclusive for ProCredit Customers!

If you're looking to add inventory or going to the auction, what vehicles should you be targeting?

Here is some data we compile monthly on the top 20 highest grossing vehicles in three different subprime credit tiers.

Rank	Vehicle	Avg Profit
1	2015 Nissan Altima	2,348.60
2	2015 Chrysler 200	2,448.96
3	2015 Toyota Corolla	2,846.50
4	2014 Chevrolet Cruze	2,044.92
5	2014 Ford Focus	2,798.57
6	2013 Hyundai Elantra	2,930.59
7	2012 Ford Focus	2,731.73
8	2014 Ford Fusion	2,198.54
9	2015 Hyundai Accent	1,863.01
10	2013 Kia Optima	2,610.45
11	2015 Toyota Camry	1,879.95
12	2013 Hyundai Sonata	1,643.32
13	2011 Ford Fusion	2,573.67
14	2012 Ford Fusion	3,174.24
15	2015 Nissan Sentra	2,173.43
16	2013 Chrysler 200	1,865.90
17	2013 Nissan Altima	1,347.44
18	2013 Chevrolet Equinox FWD	3,265.23
19	2014 Chevrolet Malibu	3,067.67
20	2015 Kia Optima	2,875.94

Rank	Vehicle	Avg Profit
1	2015 Chrysler 200	2,628.20
2	2015 Nissan Altima	2,395.09
3	2014 Chevrolet Cruze	1,983.63
4	2015 Toyota Corolla	2,520.41
5	2015 Hyundai Accent	1,856.67
6	2015 Nissan Sentra	1,940.31
7	2015 Dodge Journey FWD	3,868.38
8	2013 Nissan Sentra	2,608.80
9	2015 Hyundai Elantra	2,440.57
10	2015 Ford Focus	2,709.37
11	2015 Chevrolet Malibu	2,378.40
12	2014 Ford Focus	2,078.23
13	2013 Hyundai Sonata	2,716.47
14	2014 Ford Escape FWD	2,645.20
15	2015 Hyundai Sonata	1,854.89
16	2013 Ford Focus	2,636.06
17	2014 Chevrolet Malibu	2,562.18
18	2016 Hyundai Elantra	1,407.10
19	2013 Ford Fusion	2,984.89
20	2013 Nissan Altima	2,306.81

Credit Tier 575 - 619		
Rank	Vehicle	Avg Profit
1	2015 Nissan Altima	2,545.96
2	2015 Chrysler 200	2,668.05
3	2014 Chevrolet Cruze	1,895.44
4	2015 Toyota Corolla	2,973.16
5	2013 Kia Optima	3,973.10
6	2014 Ford Fusion	3,259.63
7	2015 Chevrolet Malibu	2,749.76
8	2015 Dodge Journey FWD	2,684.98
9	2015 Ford Focus	2,211.84
10	2015 Nissan Sentra	2,910.72
11	2013 Hyundai Elantra	2,837.39
12	2015 Chevrolet Cruze	2,003.88
13	2014 Toyota Corolla	4,021.48
14	2015 Hyundai Elantra	2,821.61
15	2013 Hyundai Sonata	2,452.06
16	2014 Nissan Sentra	4,223.25
17	2015 Toyota Camry	3,221.97
18	2015 Hyundai Sonata	2,510.40
19	2012 Ford Fusion	1,348.63
20	2013 Toyota Corolla	4,043.73

Upgrade your system to ProCredit Desking or ProMax!

ProCredit Desking



ProCredit Desking is an easy to use, cost efficient system with automated compliance.

- 12 time "Dealers Choice" desking award winner.
- ProCredit Desking presents detailed comparisons of lease and/or retail options and provides instant payment calculations.
- The special finance tools instantly produce all possible lender-vehicle combinations available to the customer, sorted by maximum profit or days in stock.
- Thousands of calculations instantly at your fingertips that no other system can give you today.
- ProCredit Desking makes it easy, accurate and very profitable.
- ProCredit Desking will shave hours off your sales process by making the most inexperienced desk manager into a finance pro while making your compliance process bulletproof!

ProMax Software

ProMax software is designed to give your dealership the competitive edge in a demanding marketplace. As a leader in the industry for the last 21 years, ProMax provides dealers ground breaking and innovative features by integrating our award winning CRM, Desking and Compliance solution.

ProMax Features

- Desking
- CRM/ILM
- Call Tracking
- Management Reports
- Inventory Management
- Compliance
- Credit Reports
- Soft Pull Technology
- Websites
- Lead Generation



ProMail™ - Direct Mail Campaigns integrate

- Industry High Response rates.
- Over 25 million pieces mailed nationwide.
- All letters come with a toll free "Call Manager" number at no charge to track responses for accountability and training.
- Lead and calls sent "live" into dealer's ProMail CRM system and salesperson's smart phone.
- Appointment logs, customized reports, and manager heat sheet keeps track of every lead to make sure no
 opportunity slips through the cracks and provides ROI for every lead source.
- Unsold leads go into the ProMail CRM automated follow up system to ensure additional sales.
- We provide sales and finance experts for training and ongoing support.

Event/Saturation



2-4 day themed sales guaranteed to flood your show-room with traffic! Many samples to choose from; 11 x 17 tri-fold, 6 x 9 postcard, 8 page magazine, and many more.



Roger Rudin, GM Willowbrook Kia - Willowbrook, IL Berwyn Kia - Berwyn, IL

"The ProMail Sales Event we did for our two Kia stores was very successful - Over 600 people registered - 32 Sales - Almost \$100,000 in gross and in December! We plan on doing them on a regular basis."



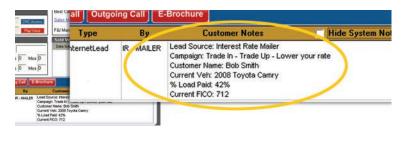
Targeted

Powerful and personalized direct mail campaigns aimed at a specific target audience.



Buy Back & Trade-InDealership Database

Entire mailing list downloaded into your ProMail CRM system with notes on every prospect and high percentage with phone numbers - put your salespeople to work and supercharge your results!



d with live credit data for maximum results!

Subprime

Target your Sub-Prime market by credit score or bankruptcy with a great mail piece including a compliant "firm offer of credit". Become a successful Car Credit Express dealership in your market area!



- Multiple campaigns available.
- 2nd letter to all respondents.
- Multiple filters available BK, Repo, Income, etc.
- Free training and phone scripts available.



Ken Woodward Special Finance Manager Vision Hyundai Rochester, NY

"The Car Credit Express campaign from ProMail is the best special finance mail piece I have ever used. Our response rate is more than double anything we have used in the past, but even more important the people are qualified, and ready to buy! It works, I don't know what we would do without it!"



People in your area that were shopping for a car yesterday and had a credit bureau pulled.

- You select radius around your store (ex: 30 mi.)
- You select CB range to target (ex: 500-629)
- We mail out a pre-qualified letter on your behalf or you can do it yourself.
- We will download every prospect every morning into your ProMail CRM System - Approximately 35-40% will have a phone number for your salespeople to call and sell a car to that day.





Robert Dore, Used Car Manager J. P. Thibadeaux. New Iberia. Louisiana

"ProCredit Trigger Leads is giving our store an extra 8-10 sales per month and over \$2500 in gross; And we spend less than \$1,000 a month on it. I only wish we could get more leads!"

At ProCredit, we are MORE than a bureau provider. We have multiple credit-based products that will earn you \$\$!

What our clients are saying about ProCredit!

I would love to recommend this company as being the best I have worked with. Their customer service is superior and are always available and attentive to every and any need. Teresa Grubbs is my rep and I feel extremely confident that we could not be dealing with a more competent team in terms of compliance and service. It is so easy and stress less leaving me time to do a better job for my company. They not only saved us money but time and a better quality service. I would highly recommend ProCredit.

Nancie Chandler, F&I Manager Amati Auto Group New Hampshire

We were introduced to the Instant Auto Credit App and signed up to give it a try. In our first 3 weeks we received 28 leads, sold 7 of them and made \$21,077 in total gross profit. The return on our investment was outstanding! We increased our closing ratios by having the customers contact info, auto summary and credit score when qualifying and working these leads. We recommended the Instant Auto Credit App to all our sister stores.

Doug Bahls, Nissan Sales Manager Courtesy Nissan Moline, Illinois Their soft pull technology is a great tool to use. It allows us to immediately know what type of credit profile each individual customer has which gives us the ability to tailor fit our sales process according to the type of customer we have in front of us. Not only does this allow us to do our jobs more effectively, but it also allows us to manage the time we spend with each customer more efficiently. As an extra added bonus the customer service is second to none. I have been in the industry for fifteen years and have rarely received the level of professionalism they provide. I cannot speak for everyone that works there but our customer service representative Ashley Heineman and operations manager Teresa Grubbs provide above average service and are an absolute asset to the company.

Chad Dryden, General Sales Manager Eastpointe Auto Sales Detroit, Michigan

Find out how ProCredit™ can provide your dealership a better value on credit reports, compliance and multiple credit-based products.

Call toll-free 1(855) 882-8175 or visit our website at www.procreditexpress.com