

Finance Your Customers



Retailer Direct... the Easy Answer

Retailer Direct wants to change the way you do business today.

- If you have ever lost a sale because financing wasn't readily available then you need Retailer Direct.
- If you have ever had to wait for a decision on an application that you faxed in than you need Retailer Direct
- If you ever had trouble pulling a credit report, than you need Retailer Direct
- If you ever had trouble typing or printing a loan form, than you need Retailer Direct
- If you ever had to make a collection call on an unpaid debt or bill, than you need Retailer Direct
- If you ever had a client ask for payment coupons, than you need Retailer Direct
- If you are tired of trying to work through a forms vendor that charges you for every change that you might make for a loan form, than you need Retailer Direct



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Now is the time to change all that by partnering with your Credit Union and Retailer Direct. See the details inside that will help you change the way you work today!



Save Time

Save time by financing your customers when and where they are ready to buy. The pre-filled documents are ready to be printed and signed; completing the sale.

- No more pulling a credit report
- No more handwritten applications
- No more faxing
- No more waiting for decisions
- No more typing loan documents

It's all done in Retailer Direct!

Security

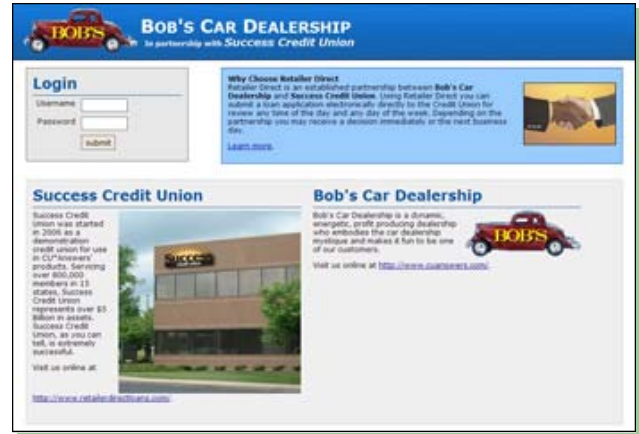
At no cost to you, the credit union provides a secure environment to process the loan application. Everything is completed within a secured web environment operated by seasoned security professionals.

All information is transmitted securely between you, the website and the credit union.

What is Retailer Direct?

Retailer Direct is an opportunity for you to provide financing for your customers through a local community financial institution in a secure web environment.

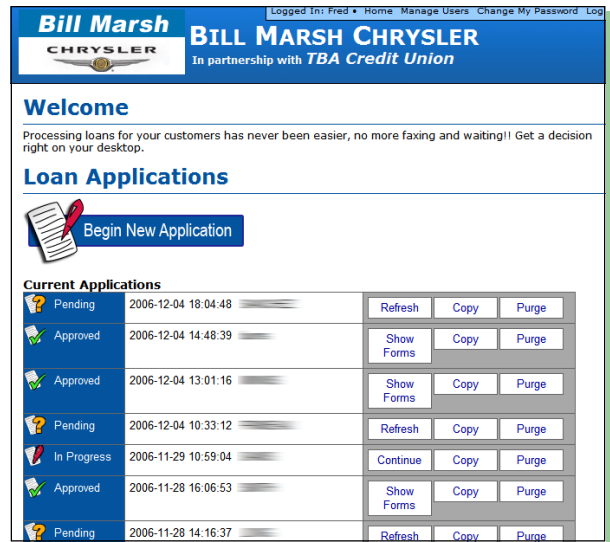
Get quick decisions and have automatic paperwork ready to close the deal.



How it Works

1. You simply login to secure website
2. Input your customer's information online
3. Submit the details of the deal
4. Get an automatic decision in seconds
5. Print the pre-filled loan forms
6. Send your customer away happy with their purchase.

You can download an overview of our web site to see how simple the process is for you to provide direct financing to your customers regardless of time or place.



<http://retailerdirectloans.com>

Tap into Credit Union Membership

By partnering with a local credit union you have the opportunity to offer specials to the credit union's membership.

The credit union serves the same local community that you do and is always

interested in providing additional benefits through a preferred business partner network



Pre-filled Loan Forms

Your credit union partner can provide pre-filled loan application, loan contract and membership application (if necessary) for easy printing at your location.

What does that mean?

It means, as soon as an approval is received, the pre-filled documents are ready to be printed. All

your customer has to do is sign them and be provided a copy for their records.

All you have to do is deliver the documents to your credit union partner for funding and guarantee yourself the completed business transaction. No more walk-away business or customers waiting on financing.

The image shows a 'NEW ACCOUNT CARD' form with various sections: 'MEMBERSHIP INFORMATION', 'ACCOUNT INFORMATION', 'ACCOUNT PURPOSE', and 'ACCOUNT TYPE'. Fields for name, address, phone, and email are pre-filled with placeholder text like '12345 Main Street' and '1234567890'. There are checkboxes for 'Individual' and 'Joint Account' options.

Documents are pre-filled for printing at your location. No more faxing.



Close the deal with decisions made on the spot.

Automatic Decisions 24x7

Get near instant decisions!

Your credit union partner will first run the application through an automatic underwriting tool. If approved the response will be near instantaneous.

Otherwise, your credit union partner is notified

by email or pager the instant you submit a new application. Then a loan officer can personally evaluate the application and provide a decision. This decision will be immediately transmitted to your secure website as soon as it has been reviewed.

The image shows a dashboard titled 'MILWAUKEE HARLEY-DAVIDSON In partnership with Wauwatosa Credit Union'. A blue banner reads 'Loan Application Approved'. Below it, a message says 'Thank you for using our automated application processing site. This loan approval is good for a 60 day period and locks the loan rates for that same period.' A table lists loan terms: Application Number, Primary Applicant, Amount Approved, Amount Requested, Interest Rate, Estimated Monthly Payment, Number of Payments (60), Finance Charge, and Late Payment Fee (\$0.00).

Dashboard shows the status of current applications

Easy Web Based Interface

Log in to your secure website from any place with an Internet connection.

That means you can submit loan applications and finance purchases at your **place of business**, at your **customer's home**, or at **the trade show** using the easy convenience of the website.

No PhD Required

You just need to log in with your username and password provided by your trusted credit union partner. A loan application is completed in 6 easy steps.

The image shows a 'Loan Application' wizard interface for 'BOB'S AUTO In partnership with Success Credit Union'. It features a progress bar with 6 steps: Step 1 Applicant Information, Step 2 Applicant Address, Step 3 Co-Applicant Information, Step 4 Co-Applicant Address, Step 5 Collateral Information, and Step 6 Loan Information. The current step is Step 2, showing fields for Current Address, Current City, Current State, Current Zip, Current County, Time at Current Address, Own or Rent, Landline, and Landlord Telephone. Annotations point to '6 Easy Steps' and 'Simple Form Entry'.

Easy application wizard steps you through the process

Retailer Direct... the Easy Answer

Giving Your Customers the Power to Purchase



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Toll Free: 800.555-1234

WWW.SUCCESSCU.COM

Partner with a Trusted Financial Institution in your Community

Your credit union will provide:

- Consistent loan decisions
- Personal, professional care of your customers
- A valuable partnership between your business and the credit union
- Opportunities for community referral business
- Your business being supported by local lending and management teams

Let us deal with the financing details

- No more pulling credit reports
- No more printing payment books
- No more making collection calls
- No more managing document vendors
- No more typing forms and documents for the loan

Your credit union partner takes care of all of this for you.



"You make the sale, we'll take care of the financing."