

ProCredit™

Agent Partnership Program





ProCredit – The Industry Leader

STABILITY

For over 20 years we have been a certified reseller of all three credit bureaus, and each year we have passed rigorous requirements and testing by all three to remain so.

INNOVATION

Along with our credit bureau partners we have developed and pioneered the most significant new credit products and tools in the last 15 years to help your dealers generate more sales and profits, while at the same time insuring they are totally compliant with our failsafe solutions. We create while our competition copies and follows.

1. Credit trigger leads – developed and released November 2005 – over 2,00,000 leads delivered and thousands of sales generated without a single compliance issue or consumer complaint
2. Showroom soft pull pre-screen – we developed and released “Instant screen” August 2009. Our dealers have pre-screened almost 3,000,000 prospects without a single compliance issue or consumer complaint.
3. Soft pull credit application for dealer’s website - our “Instant Auto Credit App” was developed and released January 2013. It’s generated almost 1,000,000 leads and thousands of sales for our dealers, all without a single compliance issue or consumer complaint.
4. Auto Appraisal Express Plus – our newest innovation released May 2017, the industry’s first and only appraisal tool that not only gives the customer a trade value, but also pre-approves them for a loan and give them exact payoff and equity. After all it’s not the value of the trade that is really important it’s the Equity!

PRODUCTS

Your agency will be able to sell credit products all your dealers need and want to generate more sales for them, more product sales for you, as well as extremely high commissions from us!

1. Credit Reports and Compliance – all three bureaus, and we handle all the set-up, service, and support.
2. Instant Screen – Industry-leading soft pull pre-screen product for dealerships showroom traffic.
3. Instant Auto Credit App – Industry-leading soft pull credit app for a dealer's website. Can be put on any website, and leads downloaded into any CRM.
4. Market Thief – Industry's number one credit trigger lead program.
5. Bankruptcy leads – not just discharged but newly filed! Along with the letters, and scripts to get them in the store and the lenders to finance them.
6. Employment and Income Verification Service - Reduce your dealership's risk and get instant access to current information, as recent as the latest paystub! Equifax contracts with thousands of employers nationwide to gather this invaluable data.





THE PROCREDIT DIFFERENCE

Like most of you, I was in retail for many years before I started ProCredit. I was a dealer, GM, GSM, Sales Manager, Used Car Manager, Salesperson, and an F&I manager of course! Our emphasis is on giving you products to sell to your dealers that with our service, support, and training will help them sell a lot more cars a month at much higher than average grosses. I guarantee most will have your Gap and service contracts when they leave with their new or used car as well!

Our focus is on helping your dealers sell more cars, generated \$50,000 - \$100,000 more gross profit a month giving you more product sales and paying you a fantastic commission as well. Our competition only focuses on giving the dealer a low price on credit reports, maybe saving the dealer a couple hundred dollars a month resulting in barely any commission for you. Put your faith and trust in ProCredit – We won't let you down.

We have agents making thousands of dollars a month in commissions, some as much as \$20,000. We can provide names and contact information - ask our competition to do the same.



John Palmer, CEO
ProCredit Express
Leading the automotive industry
for 23 years



ProCredit™

Agent Partnership Program



Credit Bureaus and Compliance

ProCredit gives you the ability to sell all 3 Credit Bureaus plus compliance for your customers/dealerships. Your dealers can either use our easy to use portal or we can drop codes into Route One, Dealer Track and Credit Smarts.



ProCredit Express ver 2017.5.17.2 Dealer #111 Logged In: Teresa Grubbs #8777992

ProCredit™ Pro Credit Express Auto Group

Back Instant Screen **Run CB** Credit App F&I Log Prospect Log Compliance Reports Admin

Customer Workscreen **Run CB** Review and Submit Credit App

RUN BUREAU

Print New Customer

Applicant Information

Scan License

First Douglas M Last Carlson

SS# 111-11-1111 License

Street # 123 Street Name State

Street Type Street Direction

Apt./Suite # P.O. Box Rural Route

Zip 52722 City Bettendorf State IA

DOB / / E-Mail

Cell Phone () - Home Phone () -

Red Flag Score 901 OK **Verified - Gold**

Co-Applicant Information

Scan License

First Last M Last

SS# License

Street # Street Name

Street Type Direction

Apt./Suite # P.O. Box Rural Route

Zip City State

DOB / / E-Mail

Cell Phone () - Home Phone () -

Relationship

Applicant Bureau Scores		
TransUnion	799	05/09/17
Credit Vision		
Equifax		
Experian	750	05/09/17

Co-Applicant Bureau Scores		
TransUnion		
Credit Vision		
Equifax		
Experian		

Salesperson Teresa Grubbs Lead Source

Run Bureau on Applicant Co-Applicant Joint

Run Bureau with ALL TU TU Credit Vision EquiFax Experian

Credit Auth - Signature on File?

Send To **CB History** **Run Bureau**

“As an agent in the automotive industry, I have enjoyed an amazing partnership with ProCredit for many years. The management team provides great agent support and competitive products. It is reassuring to know my customers will receive excellent service when they purchase ProCredit products.”

*Laura Hanoch,
ProCreditAgent*



Now with Auto and Credit Summary

Start Every Deal Right, Every Time!

ProCredit Express pioneered and developed the auto industry's first soft pull technology over 7 years ago. With almost 3 million successful transactions without a single compliance issue, there isn't a more proven or compliant solution on the market. Developed jointly with Transunion & Equifax, Instant Screen allows a dealer to obtain the prospects live exact credit score, interest rate, payment, est. payoff, term, remaining term, original loan amount, loan % paid, lienholder with phone #, revolving credit available, times late on loans, joint applicant, know if they have been shopping recently for a car and pre-qualify them for an auto loan with just their name and address.

Take immediate control and eliminate all the guesswork!

Salesperson logs the prospect

Instantly the credit score and trade information can be viewed by the manager from the Prospect and Desk Logs:



- No Social Security # required
- No Credit app or signature required
- Soft pull - does not affect prospect's credit in any way

The screenshot displays the Instant Screen software interface. It is divided into three main sections: 'Instant Screen Customer', 'Instant Screen Results', and 'Auto Summary'.

- Instant Screen Customer:** Contains a form for entering prospect information. Fields include: Scan Driver's License (with a 'SCAN DRIVER'S LICENSE' button), First Name (Contas), Last Name (Driver), Street # (3104), Name (25th), Type (Avenue), Direction, Apt./Ste #, PO Box (Rural Route), Zip (61201), City (Rock Island), State (IL), SSN# (777-44-4444), and Email.
- Instant Screen Results:** Shows the credit score range as 'CREDIT SCORE RANGE = 720 - 739'. Below this, it indicates '2 auto inquiries in last 30 days as of 03/13/2016'. A large circular gauge from Equifax shows a score of 720 - 739, categorized as 'Fair'. The date 'As of March 14, 2016' is also shown.
- Auto Summary:** A table providing detailed financial information:

	Trade 1	Trade 2
Interest Rate	7.00%	6.99%
Payment Amount	\$294.00	\$402.00
Original Term	60	48
Remaining Term	18	28
Orig. Loan Amount	\$30,000.00	\$25,500.00
Payoff	\$9,587.13	\$12,833.20
% Loan Paid	68.3%	48.0%
Joint	Yes	Yes
Times Late in last 24mo	0	0
Lease or Loan	Loan	Loan
Original Loan Date	09/01/12	08/01/14
Estimated Pay Off Date	09/01/17	08/01/18
- Credit Summary:** A table with various credit metrics:

Balance of unpaid collections	\$0.00
Number of Auto Accounts with Major Derogatory	0
Credit Utilization %	22.3%
Age New Auto Account	42 mo
Total Balance Open Auto Accounts with Update within 3 mo.	\$12,420.00
Bankruptcy	None
# of Delinquencies (After BK Discharge)	0
# of tradelines (all types) in file	0
Age of oldest tradeline in file (young file)	83 mo
Number of 30+ days late occurrence in 24 months	0
Repossession/Charge Off (if within 24 months)	0

With Instant Screen you will immediately know:

- ✓ If your customer is subprime and should be worked that way from the beginning and put on the right car to get them financed and hold gross.
- ✓ If your customers credit is good enough to qualify for the special low lease payment from the factory they came in on, before having to bump him \$30-\$50 a month after he has committed and you run a bureau.
- ✓ If your customer is buried in their trade, or has great credit and a high interest rate on another car loan with equity, and work the deal with this incredible information to close and hold gross.
- ✓ If your customer has been shopping at other dealerships in the last 30 days.
- ✓ How to turn your Service Department into a Selling Department for the first time. Identify those service customers who did not buy a car from you that have a 660 score or above that have equity with a high interest rate so you can flip them into a better car at a lower payment and rate.

Get the information you need now! Get Instant Screen today!

Market Thief

(800) 322-9034

"We have dealt in SubPrime since 1988 and by far Market Thief has been one of the most consistent lead producing programs that we have ever used. We have been a Market Thief dealer for over 10 years and we view the cost of the program as an investment that gets us additional business month in and month out."

Chuck Maly
GSM, McCluskey Chevrolet, Inc.



Are you missing out on a piece of the market?

Extend your marketing reach by targeting consumers that are **actively** pursuing an auto loan and **actually** have the intention of buying a car today. MarketThief is a highly effective way to capture in-market car buyers that are looking to purchase now.

A MarketThief lead is someone that just had their credit report pulled by a dealer or lender for the purpose of auto financing. With our daily, targeted lists we send a letter to these leads on your dealerships behalf. You can step in and help frustrated shoppers who have been turned down by other dealers.

Turn your competitor's frustrated prospects into your happy customers!

Features

- ✓ Dealers can select their radius and credit score target range
- ✓ Every lead receives a letter immediately; those who respond receive a follow up
- ✓ Letters mailed daily
- ✓ Leads are called and appointments set when used in conjunction with optional ProMax BDC services
- ✓ Leads are exclusive to your dealership

Contact Us

www.promaxunlimited.com
leads@promaxunlimited.com
(800) 322-9034



PROMAX
INTEGRATION

Absolutely!

Instant Auto Credit App

(800) 322-9034

ProMax leads the industry in using soft pull technology to increase your website and digital marketing leads. We enable your website visitors the unique ability to instantly get pre-approved and see their exact credit score.



We are revolutionizing lead generation

Want a new and proven lead form for your website? Instant Auto Credit App is the solution - see why it's different.

Car shoppers love it

Industry averages show only 2% of web visitors will turn into leads. Why? They need a reason. Instant Auto Credit App is that reason. It's a plug in lead form for your website and an online marketing tool. It allows shoppers to instantly get pre-approved and see their exact credit score all while not having to provide their SS# and DOB. It's quick, easy and speeds up the car buying process. A total win!



WORKS ON ANY CRM



WORKS ON ALL WEBSITES

Dealers love it

Instant Auto Credit App uses soft pull technology which increases website leads. It provides Auto Summary information on every pre-approved lead that very few, if any, other lead generators provide today. Just imagine what you can do when you have the Auto Summary information in hand before contacting each lead.

"Online shoppers don't have any incentive to fill out a form on a dealership's website, leading to low lead to visitor ratios. With Instant Auto Credit App, shoppers now have that reason!"



Susle Scadden
Partner & COO, McKaig Chevrolet

Contact Us

www.promaxunlimited.com
leads@promaxunlimited.com
(800) 322-9034

Instant Auto Credit App

(800) 322-9034

ProMax leads the industry in using soft pull technology to increase your website and digital marketing leads. We enable your website visitors the unique ability to instantly get pre-approved and see their exact credit score.

Three simple steps to turn online shoppers into actual leads

Instant Auto Credit App is a quick and easy application that can be integrated into any dealership's website. Without having to give the Social Security Number, online shoppers can instantly get pre-approved and see their exact Credit Bureau score.



WORKS ANYWHERE

Instant Auto Credit App can be placed on any website and integrated with any CRM.



WORKS ON MOBILE

Responsive so the customer experience is great - no matter the device.



STEP 1

Customer fills out the short form on your website. All that is required is:

- ✓ Name
- ✓ Email
- ✓ Address
- ✓ No SSN Required

STEP 2

Customer instantly sees if they are pre-approved and for up to what loan amount. They will also see their exact CB score.



STEP 3

You immediately receive a lead with the customer's contact info, CB score, and Auto Summary info which contains:



- ✓ Current interest rate
- ✓ Monthly payment
- ✓ Loan amount
- ✓ Estimated payoff
- ✓ Term and remaining term
- ✓ Number of times late in last 24 months

Contact Us

www.promaxunlimited.com
leads@promaxunlimited.com
 (800) 322-9034

Announcing Auto Appraisal Express

- 1 Every single one of your stores has a website, and many have an appraisal tool. Those that don't are thinking of getting one.
- 2 This is the best online appraisal tool in the business! It can be put on any website and deliver leads to any CRM!
- 3 More leads and sales for the dealers means more Gap and Service Contracts for you!
- 4 Auto Appraisal Express is another great product for your agency to sell and it has huge commission potential!



Auto Appraisal Express

the fastest way to get your trade-in value



The screenshot shows the Auto Appraisal Express web interface. At the top, there is a navigation bar with five steps: 'Your Vehicle' (active), 'Vehicle Details', 'Desired Vehicle', 'Contact Info', and 'Trade Value'. Below this, there are input fields for VIN, Year (2012), Make (Chrysler), Model (300), and Style* (4d Sedan S V8 AWD). A 'NEXT' button is at the bottom. To the right of the input fields is a large circular gauge labeled 'TRADE VALUE' with 'MIN' and 'MAX' markers and a color gradient from red to green.

Keep your dealers' customers engaged on their website with our simple to use appraisal tool powered by NADA guides. Increase transparency during the car buying process and get great leads by offering customers a valuable free tool.

What is Auto Appraisal Express?
Auto Appraisal Express is an online trade evaluation tool that's great for dealers and their customers. Because it makes valuating a vehicle quick and easy, AAE generates high quality leads from customers looking to buy now.

How does it work?

The prospect enters their potential vehicle trade info in an easy step-by-step process. They specify mileage, equipment, and condition as well as their desired vehicle and contact information.

What does the prospect receive?

Based on the information, Auto Appraisal Express calculates the estimated trade-in value and presents it to the prospect along with dealership contact info and options to move forward in the buying process.

Auto Appraisal Express
the fastest way to get your trade-in value

Your Vehicle | Vehicle Details | Desired Vehicle | Contact Info | Trade Value

Your Estimated Trade-in Value: → \$14,450 - \$15,450

Year: 2012		Palmer Ford
Make: Chrysler		5401 Elmore Avenue
Model: 300		Davenport, IA 52807
Style: 4d Sedan		(800)322-9034
S V8 AWD		Kyle Maxson
Mileage: 78,788		Directions

Condition: Average

[PRINT](#)

*Disclaimer: Estimated Book Value range is based on 2012 Chrysler 300 with 78,788 miles, and in Average condition. This vehicle is used for example purposes only. Your actual appraisal book value will be based on model, mileage, options, & condition of your exact vehicle at the dealership.

[VIEW INVENTORY](#)

How easy is it to set up?

Auto Appraisal Express can be placed on any dealer website and couldn't be easier to set up; you simply select a NADA value and the spread. It can go anywhere on any website; we have a variety of banner designs to choose from to create more leads. The leads can be delivered to any CRM.

See the Auto Appraisal Express tool in action:
<http://www.AutoAppraisalExpress.com/>

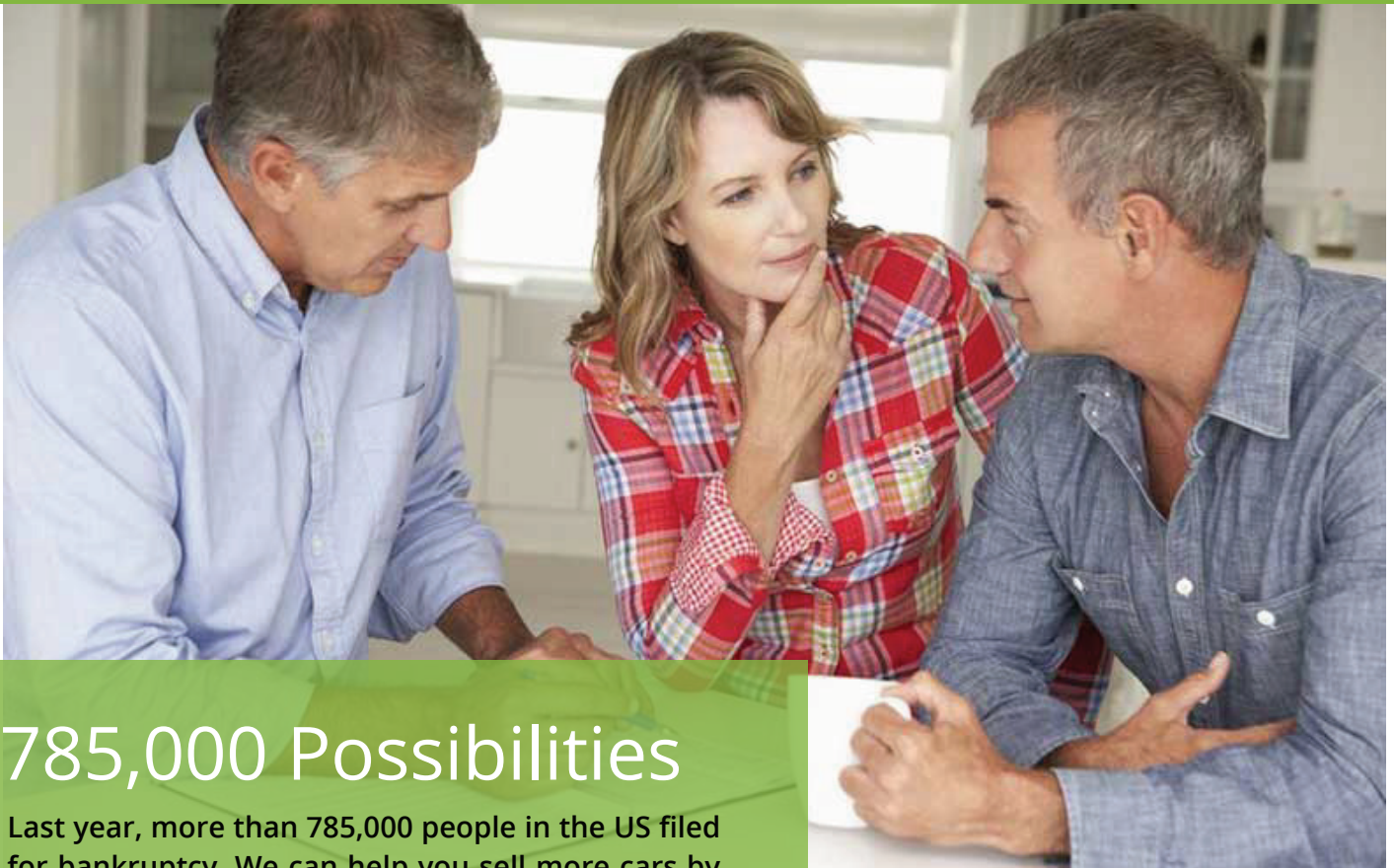
**INDUSTRY
EXCLUSIVE**

Auto Appraisal Express Plus

Our great trade evaluation tool PLUS a credit soft pull that can pre-approve your prospect and show their equity!

Contact Us

www.promaxunlimited.com
leads@promaxunlimited.com
(800) 322-9034



785,000 Possibilities

Last year, more than 785,000 people in the US filed for bankruptcy. We can help you sell more cars by targeting those prospects who want to repair their credit score with an auto loan.

Promax Bankruptcy Leads is an extremely effective direct-mail service that targets and converts highly motivated buyers in your market area.

ProMax leads the industry in lead generation tools and offers the only complete and integrated solution for your dealership.



**PROMAX
INTEGRATION**



**EASY AND
AUTOMATIC**



**CUSTOMIZED
TARGETS**



**WEEKLY
LISTS**

Contact Us

www.promaxunlimited.com
leads@promaxunlimited.com
(800) 322-9034

"I have been using BK Leads to get fresh weekly bankruptcy data for several years. I like the flexibility to create and edit my mail pieces however I choose, and even the timing of when prospects receive each piece. BK Leads keeps things simple for me, and makes it so I do not have to do mail merges, or data downloads, like other programs."

Ryan Garrison

Credit Director, Washington Auto Credit

Employment and Income Verification



How can you be sure you're offering the right deal to a customer when don't have accurate employment and income data? You can't.

Get employer-provided income and employment data by using ProMax Employment and Income Verification Service Powered by Equifax.

Did you know?

- Approximately 27% of applicants overstate income by more than 15%
- Approximately 15% of applicants overstate income by 50% or more
- Approximately 20% of applicants understate income by 10% or more

Reduce your dealership's risk and get instant access to current information, as recent as the latest paystub! Equifax contracts with thousands of employers nationwide to gather this invaluable data.

Provided By **EQUIFAX** The following information is provided in response to your request for an Employment Plus Income Verification on 11/17/2016

ROSEANNE J SMITH XXX-XX-1234 Submit Gold Verification

ORDER INFORMATION

Verified On:	11/17/2016
Verification Type:	Employment / Income
Permissible Purpose:	Consumer's application for credit
Reference Number:	100033097911
Tracking Number:	1234

EMPLOYER

Employer:	Enterprise USA (91001)
Employer Disclaimer:	

EMPLOYMENT

Total Time with Employer:	9 Years, 4 Months
Job Title:	Operations Manager

INCOME

Rate of Pay:	\$18.00 Hourly
Calculated Monthly Income:	\$4,380.00

Update Customer

The statement is an official verification generated from The Work Number. Because this verification is system-generated with data that is originated directly from the employer's payroll system, it is tamper-resistant and represents a higher level of authenticity than employee-furnished copies of pay stubs or W2s. If any information is missing, it is because the employer did not provide this information in The Work Number verification. Information not provided by the employer is showing as "Data Not Provided". Note: If this person left this employer and was rehired after, the "Total Time with Employer" amount will likely be understated and will only reflect the most recent consecutive months of service. Questions? Call 1-800-996-7566 (Hearing impaired clients may call 1-800-424-0253 / TTY).

Print
Submit Gold Verification



What is ProCredit responsible for... Everything

- **Sales & Marketing**
 - Collateral marketing materials
 - Contacting dealers to present, close and follow up

- **Account Setup**
 - Assurance of products & services implementation
 - One on One walk through of ALL products and services

- **Training**
 - Ongoing training for existing and new users
 - New product and service offerings demos
 - Ongoing webinar and seminars

- **Support**
 - 24/7/365 support
 - One on One relationship for both Agent and Agent's dealer

- **Billing**
 - Monthly detailed commission reports for Agent
 - Monthly detailed statements available via electronically and/or paper for dealer

**Agent Show
Special!!**

**\$20,000
in 30
Days!**



**I will
guarantee it!**

**John Palmer, President/CEO
ProMax/ProCredit
309-269-1247
ceo@promaxunlimited.com**

To help you succeed as quickly as possible as a new agent I will let you give up to 20 of your dealers a free 30 day trial of our Instant Auto Credit app with soft pull technology for their website. I have no doubt at least 70% will sign up after their free trial.

I will pay you a 55% commission of the \$395 monthly fee. 14 deals X \$217 commission X 12 months = \$36,498! You get your dealers to take a free 30 day trial use it on their website, and my people will do all the rest, plus I will personally guarantee you at least \$20,000 in commissions from these dealers in the next year or I will make up the difference myself!

Call me on my cell or email me directly with any questions you may have.



Agent Partnership Program



Contact us to get started

Call Teresa Grubbs
1-800-594-5562
or email

pcesales@procreditexpress.com

Website: procreditexpress.com

Corporate address: 5401 Elmore Ave., Davenport, IA 52807