



MORE THAN A BUREAU PROVIDER



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!

A handwritten signature in black ink, appearing to read "John Palmer". The signature is fluid and cursive, written on a white background.

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!
- Data Storage. We keep your customer's information in our database forever!
- 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.

The image shows a person from behind, looking at a computer monitor displaying the ProCredit web application. The application interface is a credit report form with the following sections:

- Applicant Information:** Includes fields for CB Score, First Name (Mary), Middle Name (A), Last Name (Jackson), Suffix, SSN (444-44-4444), Date of Birth, Drivers License (662221234), Home Phone (963)886-1629, Cell Phone (800)322-9934, Work Phone (800)322-9934 Ext, and Email (maryjackson@mail.co).
- Residence Information - Current:** Includes fields for Street # (318), Street Name (North), Type, PO, City (Tipton), State (VA), Zip (52772), Housing Status (Own), Rent / Mtg Pmt (\$25), Landlord Mtg Co, Landlord Phone, Res Time Years (4), and Res Time Mos (5).
- Employment Information - Current:** Includes fields for Employer (Maytag), Title (Shipping Clerk), Street # (322), St Name (Western), City (Davenport), State (VA), Zip (52997), Employer Phone (800)322-9934, Total Monthly Income (\$2100), Income Type (Full Time), Emp Time Years (3), Emp Time Mos (2), and Military Pay Scale (ETS) (7/7).

The interface also features a navigation menu at the top with options like Instant Screen, Run CB, Credit App, F&I Log, Prospect Log, Compliance, Reports, and Admin. A MESSAGE CENTER in the top right corner shows 4 New Internet Leads. Navigation buttons at the bottom of the form include Current, Prev 1, Prev 2, and Prev 3.

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.

Instant Screen Customer

Scan Driver's License

First: John M
Last: Smith
Street #: 125 Name: Hopper
Type: Street
Direction: Apt./Site #: PO Box: Rural Route: City: Autoland State: CA Zip: 95235
SSN: (Not Required) E-mail: Jsmith@hotmail.com (Not Required)

Instant Screen Results

CREDIT SCORE - 713

Customer has an auto inquiry in last 30 days

% of Consumers with Scores in a Particular Range

Score Range	% of Consumers
253-499	6%
500-599	17%
600-649	9%
650-699	11%
700-749	15%
750-893	43%

Your score = 713 and ranks higher than 47% of U.S. Consumers

Auto Summary

	Trade 1	Trade 2
Interest	18.95%	7.00%
Payment	\$388.00	\$394.00
Term	60	60
Remaining Term	21	18
Orig. Loan	\$15,000.00	\$30,000.00
Est. Payoff	\$6,901.00	\$10,122.00
% Loan	84.0%	66.3%
Joint	No	Yes
Times Late in last 24 Months	3	0

Available Revolving Credit Amount: \$19,109.00

TransUnion's Instant Auto Credit App

PROMAX FORD OF DAVENPORT

Get pre-approved for an auto loan and see your credit score & ranking instantly!

- ✓ There is NO COST or obligation to you.
- ✓ We don't require your Social Security Number!
- ✓ See the maximum amount you may qualify for.
- ✓ See where you rank against the rest of the U.S.
- ✓ Get your Automotive Credit Score.
- ✓ Does not affect your credit score.

Fill out the short form below to begin

First Name: Address: Last Name: Apartment: Bulk: Select an option Zip: Call Phone: City: Email: State: Select an option

By clicking the button below, you agree to our Privacy Policy and Terms & Conditions

Get Your Results Now!

- 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!

PROMAX FORD OF DAVENPORT

CONGRATULATIONS!

Steve, you are pre-approved for an auto loan up to \$40,000*

Your VantageScore from TransUnion: **684**

% of Consumers with Scores in a Particular Range

Score Range	% of Consumers
253-499	6%
500-599	12%
600-649	13%
650-699	17%
700-749	18%
750-893	39%

Your score is 684 and ranks higher than 39% of US consumers

National lending information provided by Verity LLC
* Subject to full credit approval
* Your pre-approval expires in 30 days
* Click here to find out more about VantageScore 3.0
* For any questions regarding your VantageScore please contact TransUnion at 844-627-0850
* Most auto loans are financed through a third party lender. The Fair Credit Reporting Act requires you access to your credit report for free from each of the three nationwide credit reporting companies - Equifax, Experian, and TransUnion - every 12 months.

We'll contact you shortly, or you can act now:
1. Call Promax Ford at (800) 322-8034
2. Or simply email us by clicking here
3. Or print this page and bring it to our dealership

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

What your managers get in your CRM Instantly!

Instant Screen Customer

Scan Driver's License

First: Greg M
Last: Weir
Street #: 925 Name: Main St
Type: Street
Direction: Apt./Site #: PO Box: Rural Route: City: Glasgow State: KY Zip: 42141
SSN: 777-77-7777 (Not Required) E-mail: (Not Required)

Instant Screen Results

CREDIT SCORE - 612

2 auto inquiries in last 30 days as of 03/30/2016

% of Consumers with Scores in a Particular Range

Score Range	% of Consumers
253-499	4%
500-599	14%
600-649	10%
650-699	14%
700-749	15%
750-893	43%

Your score = 612 and ranks higher than 5% of U.S. Consumers

Auto Summary

	Trade 1	Trade 2
Interest	7.00%	18.95%
Payment	\$394.00	\$388.00
Term	60	60
Remaining Term	18	21
Orig. Loan	\$30,000.00	\$15,000.00
Est. Payoff	\$10,122.00	\$6,901.00
% Loan	66.3%	54.0%
Joint	Yes	No
Times Late in last 24 Mo	0	3

Available Revolving Credit Amount: \$14,794.00

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

Instant Screen - Powered by Equifax

Instant Screen Customer

SEARCH DRIVER'S LICENSE

First [Exp] M
Last [Pretest]
Street # [122] Name [And]
Type [Square]
Direction [Apt./Ste #]
PO Box [Rural Route]
Zip [22222] City [Arlington]
State [VA]
SSN [667-23-0876] (Not Required)
E-mail [] (Not Required)

Instant Screen Results

CREDIT SCORE RANGE = 720 - 739

2 auto inquiries in last 30 days as of 03/13/2016

Provided by **EQUIFAX**

580 640 700 750
300 850
720 - 739
Fair
As of March 14, 2016

Auto Summary

	Trade 1	Trade 2
Interest Rate	7.00%	6.99%
Payment Amount	\$294.00	\$402.00
Original Term	60	48
Renewing Term	48	36
Orig. Loan Amount	\$30,000.00	\$25,500.00
Est. Payoff	\$9,587.13	\$12,833.20
% Loan Paid	68.3%	49.0%
Term	Yes	Yes
Times Late in last 24mo	0	0
Lease or Loan	Loan	Loan
Original Loan Date	08/01/13	08/01/14
Estimated Pay Off Date	08/01/17	08/01/18

Credit Summary

Balance of unpaid collectors	\$0.00
Number of Auto Accounts with Major Derogatory	0
Credit Utilization %	22.0%
Age New Auto Account	142 mos
Total Balance Open Auto Accounts with Update within 3 mos.	\$23,430.00
Derogatory	None
# of Delinquencies / After 90 Days Charge	0
# of Tradelines (all types) in file	0
Age of oldest tradeline in file (youngest first)	83 mos
Number of 2 or 3 day late occurrences in 24 months	0
Repossession Charge Off (or within 24 months)	0

Clear Submit Print Confirm Pre-qualified Certificate given

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.

See your credit score instantly!
As well as get pre-qualified for an auto loan.

- ✓ There is **NO COST** or obligation to you
- ✓ We don't require your Social Security Number
- ✓ See the maximum amount you may qualify for
- ✓ Does not impact your credit score
- ✓ Get your Equifax® Credit Score

Fill out the short form below to begin

First Name* Address*
 Last Name* Zip*
 Cell Phone* City*
 Email* State*

By checking YES and clicking GO, I understand I am interacting with a secure process that is designed to help me get my Equifax® Credit Score. The Equifax® Credit Score is based on an Equifax® Credit Score model and is not the same as scores used by 3rd parties to assess your creditworthiness. This service to view your score is operated by Dealer Marketing Services, Inc. on behalf of ProCredit Express Dealer, powered by Equifax®. If you wish to proceed, read the following:

- I consent to have my credit file accessed for purpose of getting my Equifax® Credit Score
- I understand that Equifax® Credit Score is NOT a decision to lend, but is provided to persons that have an available score
- I agree to share my personally identifiable information such as name, address, phone, and email with the dealership to contact me in connection with products and services.

[About Pre-qualification](#)

YES **GO!**

1. The credit scores provided under the offers described here use the Equifax® Credit Score, which is a proprietary credit model developed by Equifax®. The Equifax® Credit Score is intended for your own educational use. It is also commercially available to third parties along with numerous other credit scores and models in the marketplace. Please keep in mind third parties are likely to use a different score when evaluating your creditworthiness. Also, third parties will take into consideration items other than your credit score or information found in your credit file, such as your income.

Pulling credit and staying compliant is seamless simple to manage and review.. No one has a mo

Log all your ups with either a swipe of a drivers license or a mobile scan.

Immediately the customer has an OFAC check done which is a free service.



Privacy Notice is done next, along with any other forms utilized in your sales process.

- Customer Information Worksheet
- Test Drive Agreement
- Custom forms



As customers are logged your managers can take advantage of our unique, industry leading soft-pull technology Instant Screen™.

Instant Screen enables you to qualify correctly and quickly by empowering your managers with valuable information on the consumer before they pick out a car.

- Exact credit score
- Current payment & payoff
- Current Interest Rate

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 into Route One or Dealer Track.
- All 3 bureaus on ONE bill
- Red Flag score immediately generated and shown automatically.



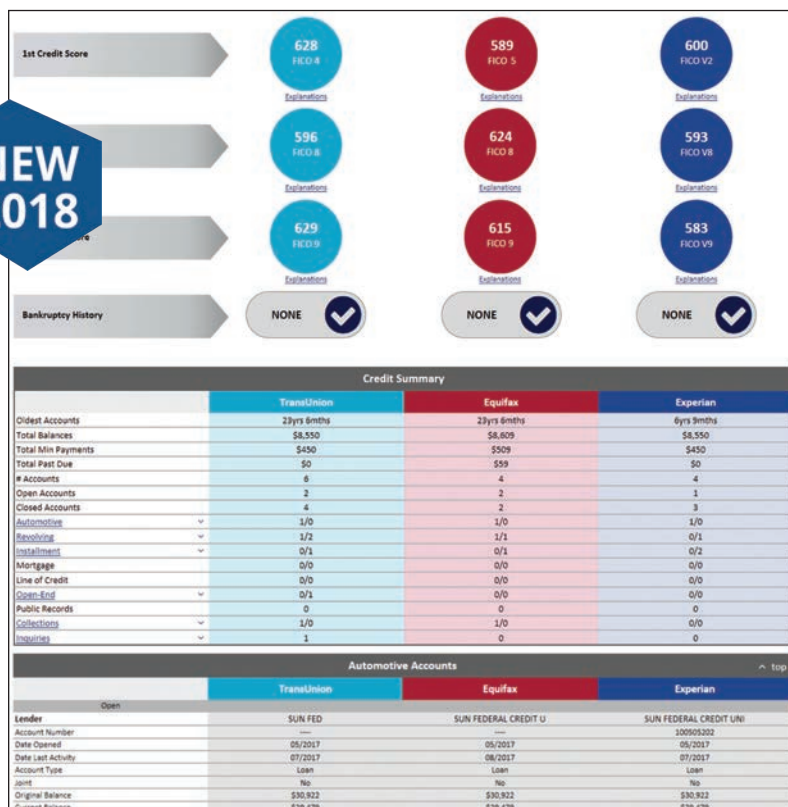
ly woven into your sales process. It's easy to do, re complete and automated compliance solution.

Increase sales and make more profit with the multi-bureau solution!

The Multi-Bureau Solution is the result of a 6-month study that proves that dealers who pull multiple credit bureaus (instead of just one) increase sales and make more back-end profits. The Multi-Bureau Solution consists of our exclusive AutoCredit360™ HTML credit bureau format, lender submittal process, technology and training offered only by ProCredit and ProMax.

- At-a-glance bureaus – Easy to read side-by-side comparison of all 3 bureaus and all risk scores.
- Lender, review and submit tool – the tool that makes the magic happen.
- Proven process and free training - the Multi-Bureau Solution will make dealers more profits, we'll show them exactly how to do it.
- Measurable results – valuable analytics and reports revealing how well dealership is doing by credit tier.

NEW 2018



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

Date	Time	Type	LOC	By	Customer Notes	Hide System Notes
01/08/11	8:00A	System	Hometown Motors	Rowe, Ryan	Risk-Based Pricing Notice Mailed 01/08/2010	
01/07/11	12:59P	Red Flag Score Pull	Hometown Motors	Rowe, Ryan	Red Flag score pulled - 721	
01/07/11	12:59P	System	Hometown Motors	Rowe, Ryan	Equifax pulled on PATRICIA CRENNINKLE	
01/07/11	12:58P	Privacy Notice Printed	Hometown Motors	Rowe, Ryan	Privacy Notice printed by: Jeff Curry	
01/07/11	12:55P	System	Hometown Motors	Rowe, Ryan	Salesperson 1 changed from unassigned to Ryan Rowe	
01/07/11	12:54P	OFAC Hit	Hometown Motors	Rowe, Ryan	Patricia Ann Crenwinkel as checked against OFAC's SAN List and was not a match.	

- 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 helps ensure nobody slips through the cracks!

Report Date	Customer Name	Lead Source	Sales Person	Sales Manager	DFAC	CB	RBP	Red Flag Status	Credit App Taken	Privacy Notice	Auth to pull Credit	App Sub'd	Adverse Action
12/29/2010	John A Public	Website	Jeff Curry	Randy Cook	No	509	M	OK	OK	OK	OK	OK	OK
12/29/2010	Mark A Jones	AutoTrader	Ryan Rowe	Randy Cook	No	554	M	OK	OK	OK	OK	OK	OK
12/29/2010	Scott R Smith	CraigList	Dave O'Brien	Randy Cook	No	709	M	OK	OK	OK	OK	OK	OK
12/29/2010	Timothy Stevens	Phone Up	Dave O'Brien	Dennis Selby	No	502	M	OK	OK	OK	OK	OK	OK
12/29/2010	Peter M Costas	Website	Marcia Jones	Randy Cook	No	531	M	OK	OK	OK	OK	OK	OK
12/29/2010	Alecia A DeWandero	CraigList	Jeff Curry	Randy Cook	No	592	M	OK	OK	OK	OK	OK	OK
12/29/2010	Jerry A Harris	AutoTrader	Ryan Rowe	Randy Cook	No	511	M	OK	OK	OK	OK	OK	OK
12/29/2010	Amv Rooney	Phone Up	Jeff Curry	Dennis Selby	No	552	M	OK	OK	OK	OK	OK	OK
12/28/2010	Beth T Condit	AutoTrader	Ryan Rowe	Dennis Selby	No	598	M	OK	OK	OK	OK	OK	OK
12/28/2010	Zach Miller	Website	Dave O'Brien	Randy Cook	No	588	M	OK	OK	OK	OK	OK	OK
12/28/2010	Beth Ann Pannasoth	Phone Up	Jeff Curry	Dennis Selby	No	504	M	OK	OK	OK	OK	OK	OK
12/28/2010	Joey Postanich	Phone Up	Dave O'Brien	Randy Cook	No	598	M	OK	OK	OK	OK	OK	OK
12/28/2010	Randy Fabara	Website	Marcia Jones	Dennis Selby	No	554	M	OK	OK	OK	OK	OK	OK

- All delivered deals, unsold showroom traffic and Internet leads are automatically entered.
- Incident Report automatically updated.
- Appropriate Adverse Action Letters can be selected to be either printed and mailed by dealer or by ProMax.
- Fail-safe option monitors and tracks the customers to keep you compliant.

RISK-BASED PRICING DONE!
ADVERSE ACTION DONE!

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 RIGHT DEAL
Having employer-provided income allows you to extend **THE RIGHT DEAL TO THE RIGHT BUYER**. Which vehicles can a shopper afford to buy?

Employment and Income Verification Service from ProMax Unlimited, powered by Equifax, gives you instant access to **employer-provided income and employment data** from The Work Number® that is as recent as the consumer's latest paystub.

74 million verifications were completed in 2015, a **57% increase** from 2014.

FAKE PAYSTUBS
Stop wasting time **PLAYING DETECTIVE** when it comes to **FAKE PAYSTUBS**.

DID YOU KNOW?
approximately **27% OF APPLICANTS** overstate income **BY MORE THAN 15%***
approximately **15% OF APPLICANTS** overstate income **BY 50% OR MORE**

SAME AMOUNT OF RISK? Clearly not!
Bad rates for consumers with job tenure **one year or less** with auto loans <\$15,000 are **almost twice as likely** to go delinquent as those with **10+ years of tenure***

JOB TENURE
Do you know how much **JOB TENURE CAN IMPACT REPAYMENT RISK?** Employment and Income Verification Service provides tenure information.

Increase your **dealership efficiency** and reduce risk by relying on **Employment and Income Verification Service from ProMax Unlimited** for your verifications process.

Powered by **EQUIFAX**

*Statistics in this infographic are based on Equifax research comparing a random percent sampling from The Work Number database to traditional credit bureau reporting and verification processes. Ninety-nine percent of the performance for auto loans originated in 2011, 2012 and 2013 was examined from December 2012 to September 2013. © Copyright 2016 Dealer Marketing Services. All Rights Reserved. The Work Number® is a registered trademark of TFCX Corporation, a wholly owned subsidiary of Equifax Inc. Copyright © 2016, Equifax Inc., Atlanta, Georgia. All rights reserved. 16-1251

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 sub-prime credit tiers

Credit Tier 460 - 519		
Rank	Vehicle	Avg Profit
1	2016 Toyota Corolla	2,274.77
2	2016 Nissan Altima	2,775.84
3	2016 Hyundai Accent	2,398.03
4	2016 Hyundai Sonata	2,159.31
5	2014 Chevrolet Cruze	1,974.97
6	2015 Nissan Altima	2,129.93
7	2016 Nissan Versa Note	2,312.75
8	2015 Chrysler 200	1,853.38
9	2015 Kia Optima	2,803.51
10	2016 Ford Focus	1,816.95
11	2016 Chevrolet Malibu Limited	3,326.15
12	2015 Chevrolet Malibu	2,698.26
13	2016 Nissan Sentra	1,727.11
14	2013 Volkswagen Passat	1,683.05
15	2016 Nissan Versa	2,782.94
16	2016 Jeep Compass	2,703.26
17	2014 Ford Escape	1,863.27
18	2013 Chrysler 200	2,713.26
19	2014 Ford Focus	1,178.56
20	2016 Chevrolet Cruze Limited	3,434.36

Credit Tier 520 - 574		
Rank	Vehicle	Avg Profit
1	2016 Nissan Altima	2,499.56
2	2016 Hyundai Sonata	2,454.68
3	2015 Chrysler 200	1,895.96
4	2014 Chevrolet Cruze	2,625.80
5	2015 Nissan Altima	2,316.59
6	2016 Jeep Compass	2,524.70
7	2015 Hyundai Sonata	3,461.35
8	2014 Ford Escape	2,647.80
9	2014 Volkswagen Passat	1,748.51
10	2016 Toyota Corolla	2,854.32
11	2014 Ford Fusion	2,563.02
12	2015 Chevrolet Cruze	2,285.59
13	2015 Kia Optima	2,020.36
14	2016 Dodge Journey	3,016.07
15	2015 Ford Fusion	2,607.52
16	2016 Nissan Sentra	2,469.82
17	2016 Chevrolet Malibu Limited	3,638.00
18	2016 Hyundai Accent	3,060.95
19	2015 Chevrolet Equinox	2,677.81
20	2014 Ford Focus	2,667.22

Credit Tier 575 - 619		
Rank	Vehicle	Avg Profit
1	2016 Nissan Altima	2,636.71
2	2014 Chevrolet Cruze	2,733.31
3	2016 Hyundai Accent	2,052.16
4	2016 Hyundai Sonata	2,152.39
5	2016 Toyota Camry	2,375.86
6	2015 Nissan Altima	2,286.96
7	2015 Chrysler 200	2,809.69
8	2014 Ford Escape	2,993.07
9	2016 Chevrolet Cruze Limited	2,587.17
10	2014 Ford Focus	2,301.40
11	2015 Chevrolet Equinox	2,516.74
12	2014 Ford Fusion	2,655.82
13	2015 Kia Optima	2,303.54
14	2016 Nissan Sentra	1,940.16
15	2015 Chevrolet Malibu	2,714.77
16	2015 Chevrolet Cruze	2,538.86
17	2016 Hyundai Elantra	2,155.10
18	2016 Ford Focus	1,698.41
19	2016 Jeep Compass	2,349.61
20	2015 Ford Escape	2,022.48

Appraisal Express™

Studies show that 63% of buyers check the value of their trade-in before purchasing. With Appraisal Express buyers can instantly get the value of their trade while on your website. Buyers will appreciate the convenience; you will appreciate the increase in the quantity and quality of your leads. Appraisal Express is another great service you can offer that makes buying a car faster, easier, and more beneficial for everybody.

The screenshot shows the Appraisal Express website interface. At the top, it says "Appraisal Express™ the fastest way to get your trade-in value". Below this is a progress bar with five steps: "Your Vehicle", "Vehicle Details", "Desired Vehicle", "Contact Info", and "Trade Value". The "Your Vehicle" step is highlighted with a green car icon. Below the progress bar, a blue banner displays "Your Estimated Trade-in Value: → \$6,900 - \$10,900*". Underneath, there are two columns of information. The left column lists: "2013 Toyota Corolla", "4d Sedan S Auto", "Mileage: 45,000", and "Condition: Average". The right column lists: "Promax Ford of Davenport", "5401 Elmore Avenue", "Davenport, IA 52807", "(563)344-7613", "Contact: Kyle Maxson", and "Directions". There is a "NADA GUIDES" logo between the columns. Below the information, there are two buttons: "Get Pre-Approved & View Your Credit Score" and "View Inventory". At the bottom, there is a "PRINT" button. A blue hexagonal badge in the bottom right corner says "NEW 2018".

- Buyer gets instant trade value
- Increases your website leads
- Show vehicle's exact value or value range
- Vehicle condition valuation can be predetermined or selected by buyer
- Integrates seamlessly with any website
- Lead delivered to any CRM
- Powered by NADA data

Appraisal Express Plus™

In addition to the trade value, Appraisal Express Plus instantly provides buyers the ability to get their payoff & equity and get pre-approved and see their exact credit score.

Studies show almost 70% of buyers inaccurately estimate their trade-in value, payoff value, and credit rating. How many deals has this cost you? Appraisal Express Plus gives buyers precise data from NADA book values and soft-pull technology that will make their buying experience better than ever before. Buyers instantly get the accurate value of their trade, payoff and equity AND their exact credit score for free PLUS instant pre-approval, all while on your website. You get buyers who are ready to buy - and can work those deals the right way from the very beginning.

The screenshot shows the Appraisal Express Plus website interface. At the top, it says "Appraisal Express Plus™ Get your Trade, Value, Payoff, Equity - Credit Score & Pre-Approval". Below this is a progress bar with five steps: "Get Pre-Approved", "Verify Identity", "CB Score & Loan Amount", "Verify Vehicle Payment", and "Vehicle Equity". The "Get Pre-Approved" step is highlighted with a blue car icon. Below the progress bar, there are two main sections. The first section is a blue banner that says "Congratulations instant, you are pre-approved for an auto loan up to \$40,000*". The second section is a blue banner that says "Your VantageScore from TransUnion: 680". To the right of these sections is a bar chart titled "% of Consumers with Scores in a Particular Range". The chart shows five bars representing score ranges: 300-499 (5%), 500-599 (15%), 600-649 (10%), 650-699 (13%), and 700-749 (39%). The 700-749 range is highlighted in green. Below the chart, it says "Your score is 680 and ranks higher than 38% of US consumers". Below the chart, there is a section titled "Get your Equity by selecting which situation applies:" with two radio button options: "I'm still paying off my vehicle and would like to find out the estimated payoff and equity on my 2013 Toyota Corolla so I can shop your inventory by price or payment!" and "I've already PAID OFF my 2013 Toyota Corolla and want to shop your inventory by price or payment.". A blue hexagonal badge in the bottom right corner says "NEW 2018".

Your buyer gets

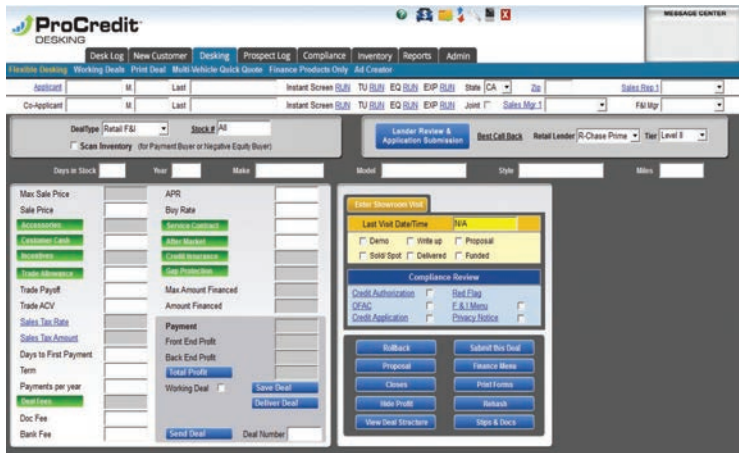
- Accurate trade value, equity and payoff
- Instant pre-approval
- Free credit score and max loan amount

You get

- Increased website leads
- Trade-in, credit score, auto summary info
- Integration with any website and CRM

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 23 years, ProMax provides dealers groundbreaking 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



ProMax Websites

We provide state of the art websites which are fully integrated with ProMax. All of our websites are custom designed, built for effective SEO, responsive mobile, and come with a robust back end management system. The integration with ProMax will allow you to manage your website inventory and content with changes posted to your website immediately. No more having to manage your inventory, leads, or website content through multiple software systems. We also custom design websites for your special finance department.



Benefits & Features

- Complete integration with ProMax
- Custom designed graphics
- Responsive mobile design
- Designed for effective SEO
- Robust and easy to use back end management system. Even build your own web pages.
- Inventory reports designed 100% for online management with inventory updated in real time
- Inventory can automatically be exported to third party companies such as Autotrader, Cars.com, etc.
- Video can be displayed specific to each vehicle
- Customers can search inventory by monthly payment
- Specific comments can be added to each vehicle
- Custom 'Call to Action' forms
- Analytics & reports to track website activity
- Custom designed special finance websites
- Plus much more...

Dealer Group Websites

Whether your dealer group has 2 locations or numerous locations we can provide what your website needs for success. We can build a home page displaying all the dealerships in your group as well as links to each separate dealership's website. Customers will have the ability to search the entire group's inventory at one time or go to the dealership of their choice and search its inventory. Leads can be sent to one main dealership, closest dealership or to the dealership where the vehicle resides. Managing a group website couldn't be easier or more effective.



Ringless Voicemail

Looking for another avenue to contact and connect with your customers? Ringless Voicemail is the answer!

We can drop a prerecorded message on your customer's cell phone without ringing their phone! Your customers can listen to your message and respond back when it is convenient for them. Nobody is unreachable!

The increase in cell phone usage has resulted in the decrease of traditional communication methods, which has created a dilemma for many organizations. By using Ringless Voicemail technology you are providing another avenue to engage with your customers. 67% of consumers check their cell phone even if it didn't ring or vibrate.

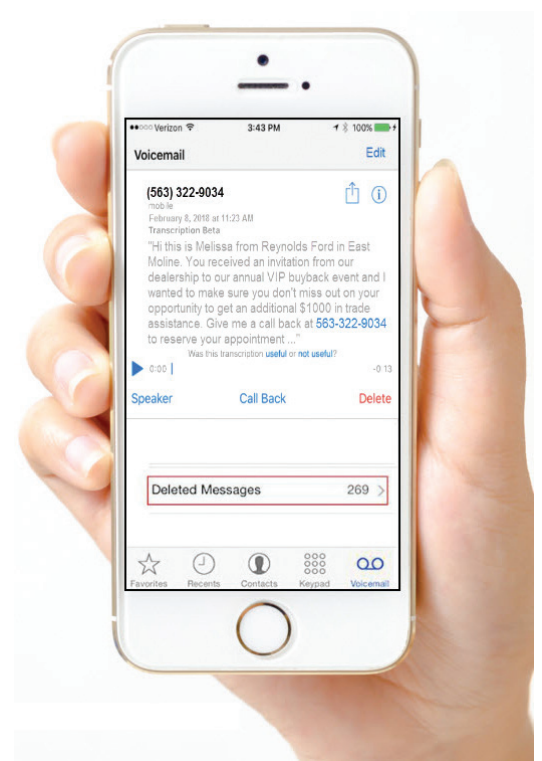


Why should you use Ringless Voicemail

- 10-20% Response Rate!!
- 67% of cell phone owners check their phone for messages even when they don't notice their phone ringing
- 86% of consumers skip TV ads
- 91% of consumers opt-out of emails
- 200 million consumers are on the Do Not Call List
- 71% of marketers believe that Mobile Marketing is core to their business

Works great for the following campaigns:

- New and Old Internet Leads
- Holiday Sales & Special Events
- Direct Mail Campaigns
- Delivered Customers
- Unsold Showroom Traffic
- Promotional Campaigns
- Conquest Customers



BDC Services

Fortune is in the follow up

ProMax Business Development Center is a professional workforce that follows up on both your sold and unsold customers resulting in an increase in showroom traffic, appointments, and closing ratios. We work directly with you to meet your goals and bring success to our clients daily.

Most dealerships don't want to worry about hiring and training employees and with ProMax BDC you don't have to! We manage every lead from all marketing channels so you can spend time doing what you do best - selling cars.

If you're not following up with your customers, someone else is! Don't lose a sale because you didn't make a call.



We do follow up for:

- Internet leads
- Market Thief and ProMail Leads
- Unsold showroom traffic
- Appointment confirmation and follow up
- Missed appointments
- Trade-in campaigns
- Oil change reminders
- Deliveries



GET IN TOUCH

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