

We Beat The Competition

ISSUE	The ZERO Plan®	Competition
Funding?	Within 7 Days	Between 90 – 120 Days
Retailer Fee Refund?	100% Refund during first 60 days	Partial refund during first 90 days
Limitation on Profit?	No Limitation on Profit	Limits Profit to an Amount over Cost
Maximum Number of Installment Payments?	Up to 42 Installment Payments	Max 18 ... Maybe 24 Payments
Chargeback Warning?	Save-A-Deal™ Program Enlists Retailer's Help to Stop Cancellations	No Programs for Retailers
Cancellation Rates?	Low Cancellation Rates as a Result of Extensive Collection Efforts	Higher Cancellation Rates <u>More Charge Backs</u> <u>No Collection Effort</u>
Eligible Products?	Most Products Sold in the F&I Office	Service Contract Only
Multiple Products?	Finance Multiple Products From <u>Different Administrators</u> on One Contract	Service Contract Only
Profit Generating Sales Tool?	ZERO Plan® CASH Menu	Not Available
Volume Based Fee Schedule?	Retailers Rewarded with Lower Financing Fees Based on Volume	One Fee for All Retailers
ZERO DOWN Payment Program	Available to ZERO Plan® Retailers	Not Available or Limited to Select Dealers