

FINANCE SOURCE ACCESS

WHAT IS ROUTEONE?

- RouteOne is a joint venture created by *Ally Financial, Ford Motor Credit Company, TD Financial, and Toyota Financial Services* to create a more streamlined credit application for automobile dealers and their customers
- RouteOne serves as an unprecedented access point for finance sources, allowing non-captives to compete side by side with the captives for a dealer's business
- RouteOne offers the dealers access to all finance sources through a single platform

ROUTEONE AT A GLANCE

- RouteOne's platform is used in more than *21,500 franchised dealerships* across North America (*including Canada*)
- RouteOne is currently contracted with *700+ finance sources* in North America, comprising:
 - *Top four captives* and their *10 affiliates*, as well as *700+ non-captive finance sources*, providing the dealer access to the greatest funding capacity in the industry
 - The unprecedented increase in non-captive application volume on RouteOne makes us the perfect choice for your business growth strategy
- RouteOne *DecisionOne*, a new offering from RouteOne, allows those finance sources that wish to continue to process applications without integration to an LOS (*and with no IT investment or commitment*) the ability to connect directly to dealers through RouteOne. RouteOne *DecisionOne* provides an extremely *low cost entry* and provides finance sources an *affordable electronic solution* that can scale over time to fit any business need.

WHY ROUTEONE?

Need to be where your dealers are? Then you need RouteOne.

If you're not on RouteOne, you could be losing business. How? Dealers using our platform have the ability to send to their captive and *non-captive finance sources* from just a single screen. If you're not on RouteOne, you're losing the chance to appear in front of the dealer *each and every time* he processes an application. It's not likely that a dealer will exit RouteOne to re-enter the customer data and send the information to your finance source — a finance source *not* integrated to RouteOne. But if you're side by side with the largest players in the market, you have an equal opportunity to receive that business.

Don't miss out on potential profits! On the RouteOne platform, many finance sources realize a *five to ten percent incremental growth* in the first three months, and most significantly more within the first year.

NEXT STEPS

Contact your RouteOne Account Manager for more information on this and other important RouteOne products and features:

SOUTH REGION

George Clark

Senior Account Manager

248.862.7096

gclark@routeone.com

NORTH REGION

Jennifer McCabe

Account Manager

248.862.7097

jmccabe@routeone.com

CUSTOMER SUPPORT

Christine Adamovich

Senior Account Manager

248.862.7017

cadamovich@routeone.com

For more details, please contact the RouteOne customer support staff at 866.933.0663 or email customersupport@routeone.com.



ROUTEONE FINANCE SOURCES

CAPTIVES/AFFILIATES

Ally Financial* *e*
American Suzuki Financial Services
Ford Motor Credit Company* *e*
Lexus Financial Services
Lincoln AFS *e*
Mercedes-Benz Financial
PRIMUS Financial Services
TD Auto Finance*
Toyota Financial Services *e*
Volvo Car Finance North America*

NON-CAPTIVE FINANCE SOURCES

1st Citizens Bank of SC
1st Interstate Bank
AFS Acceptance LLC
A L Financial
Alliance Bank
Alphera Financial Services
Amarillo National Bank
American Credit Acceptance Corp.
American National Bank
APF
Apollo Auto Finance
AutoCredit Source
Auto Loan Builder
Automotive Capital Corp.
AVID Acceptance
Balboa Thrift & Loan
Bank of America *e*
Bank of Geneva
Bank of Montreal*
Bank of Nova Scotia*
Bank of Oklahoma Financial Corp.
Bank of Southside Virginia
Bank of Stockton
Bank of Travelers Rest
Bank of the West
Baysshore Consumer Finance
BB&T
BCI Financial
Belmont Saving Bank
Blackhawk Finance
BNC Bank
Brand Bank
Bremer Bank
Brookline Bank
C&F Finance
California Republic Bank
Candaigua National Bank
Capital Bank, N.A.
Capital One Auto Finance
Car Financial Capital
Carolina Finance
Cashmere Valley Bank
CCU Financial
Chapman Automotive Group
Chase Custom
Chase Prime
Chemical Bank
Chemung Canal Trust
Chief Financial Corporation
CIG Financial
Citizens Bank (RBS Citizens, N.A.)
Citizens Bank of West VA
City Bank of Texas
Columbus Finance
Commerce Bank
Commercial Bank of Texas
Community & Southern Bank
Community Bank
Community Trust Bank
Compass Bank
Condor Capital
Consumer Mortgage
Consumer Portfolio Services

NON-CAPTIVE FINANCE SOURCES

Credit Union Acceptance Co.
Crescent Bank & Trust
Damascus Community Bank
Drive Financial Services
East Coast Funding Group (Wisdom)
Eastern Bank
Eastern Capital Funding
Exeter Finance
Extraco Banks
Farmers and Merchants State Bank
Farmers National Bank
Fidelity Bank
Fifth Third Bank
Financial Institution Lending Option
First Citizens Bank
First Citizens Bank & Trust Company
First Commonwealth Bank
First Federal Savings Bank
First Financial Bank, N.A.
First Investors
First Merit Bank
First National Bank of AltaVista
First National Bank of Pennsylvania
First Security State Bank
First Sentinel Bank
First State Bank of Tennessee
Five Star Bank
Flagship Credit Corporation
Franklin Capital
Fulton Financial Corp.
Gateway Financial Services
Gateway One Lending and Finance
GCB Acceptance Corporation
GenoaBank
Glenview State Bank
Glens Falls National Bank & Trust
GM Financial/AmeriCredit
Gulf States Finance
Hagerstown Trust
Hancock Bank
Harris, N.A.
Hilltop National Bank
Hinsdale Bank & Trust
Hitachi Capital America
Honor Finance
Huntington National Bank
Iberia Bank
Independent Bank
Independent Dealer Advantage
Innovation Auto (Tricon Networks)
Interactive Financial Acceptance (IFA)
Investar Bank
Jaguar Land Rover Financial Group*
Jay Finance
Lake City Bank
Lexington Auto Finance, Inc.
Liberal Finance Services
Liberty Bank & Trust
Lithia Financial Corporation (LFC)
M&I Dealer Finance
M&T Bank
Mainline Bank
Mazda Financial Services*
Mechanics Bank
Meridian Bank Texas
Midwest Acceptance Corporation
Morgan Bank
Motor Vehicle Acceptance
National Bank of Ohio
Nationwide Acceptance Corporation
NBT Bank
New Bridge Bank
Old National Bank
Omni American Bank
Overseas Military Sales

NON-CAPTIVE FINANCE SOURCES

Park Funding
Park National Bank
Passumpsic Savings Bank
Peak Acceptance
PennStar Bank
Peoples Bank
PFS
Plumas Bank
PNC Bank
Preferred Automobile Credit Co. (PACCO)
Premier Acceptance
Prestige Financial Services
Prime Acceptance Corp.
Prosperity Bank
Quantum Auto Group
Royal Canadian Bank (RBC)*
Regional Acceptance Corp.
Regional Management Corp.
Regions Bank
Republic Bank
Rhinebeck Savings Bank
SAFCo (Southern Auto Finance)
Santander Auto Finance
Saratoga National Bank & Trust Co
Scotiabank*
Seacoast National Bank
Solvay Bank
Southern Heritage Bank
Southwest National Bank
Square 1 Financial
St. Mary's Bank
Star Financial Bank
Sterling Bank
Steward Financial Services (Holman)
Subaru Motors Finance
Summit Financial Corp
SunTrust
Susquehanna Bank
TD Bank, N.A.
TD Financing Services*
The Bank of Southside Virginia
The New Washington State Bank
Tidewater Motor Credit
Top Financial Company
Union Bank
Union Bank & Trust Co.
Union First Market Bank
Valley National Bank
Vanguard Credit LLC
Union First Market Bank
Universal Special Auto Finance
US Bank
US MILES
VFC Inc.*
Wells Fargo Dealer Services
Westlake Financial Services
Whitney Bank
Wilmington Trust Bank

CREDIT UNIONS

1st Community FCU
1st Financial FCU
1st Gateway CU
1st MidAmerica CU
3 Rivers FCU
66 FCU
A+ FCU
Aberdeen Proving Grounds FCU
Abri CU
Achieva CU
Advancial FCU
Advantage CU
Afená FCU
Aimbridge Lending Solutions
Alabama State Employees' CU

CREDIT UNIONS CONTINUED

Alabama Telco CU
Alaska USA FCU
Allegacy FCU
Allegis CU
Alliance CU
Alpine CU
AltaOne CU
Altra FCU
Amazon Leasing
American Eagle-Anheuser Busch CU
American First CU
American Partners FCU
America's First FCU
AMOCO FCU
Amplify CU
Andrews FCU
Anheuser Busch Emp. CU-Blue Yield
Animas CU
Apple FCU
ARCUSO
Arizona Central CU
Arizona State CU
Arsenal CU
Associated CU
Astera CU
Augusta Metro FCU
AurGroup Financial CU
Ball State FCU
Baylands FCU
Bayport FCU
Beacon CU
Beacon Mutual FCU
Beehive CU
Belco Community CU
Birmingham Bloomfield CU
Box Elder County CU
C-Plant FCU
Campus USA CU
Capital CU
Capital Educators FCU
Capitol CU
Carolina Trust FCU
Catholic Community CU
Centra CU
Central FLA CU
Central Communications CU
CFE Federal CU
Champion FCU
Charleston Area FCU
Charter Oak FCU
Chartway FCU
Chessie FCU
Chief Financial FCU
CINCO Family Financial Center CU
Citizens Community CU
City & County CU
CME FCU
Coastal Credit
Collins Community CU
Columbus Metro FCU
CommonWealth CU
Community Alliance CU
Community CU
Community CU - Alabama
Community Choice CU
Community Driven CU
Community Educators CU
Community Financial CU
Community Financial Members CU
Community First CU
Community West CU
Comtrust FCU
Connex CU
Consumers CU (MI)
Consumers CU (IL)

ROUTEONE FINANCE SOURCES

CREDIT UNIONS CONTINUED

Copoco Community CU
Cornerstone Community FCU
Cornerstone CU
Corning CU
CP FCU
Credit Union of Dodge City
Credit Union of Texas (CUSI)
Credit Union One
CU Acceptance
CUAF
Dade County FCU
Dakota Plains FCU
Dallas Telco FCU
DayAir CU
Del Norte CU
Delta County CU
Denali Alaskan FCU
Denton Area Teachers CU (DATCU)
Desert Schools FCU
Desoto Mopac CU
Dow Chemical Employees CU
Dow Louisiana FCU
Dupaco Community CU
E&A CU
E FCU
Eastern Utah Community CU
East Idaho CU
East Idaho State University FCU
Education First CU
Educational CU
Educational Employees CU
Electro Savings CU
ELGA CU
Enrichment FCU
ESL FCU
Evansville Teachers FCU
Fairmont FCU
Family First CU
Family First FCU of NY
Family Savings FCU
Family Security CU
FEDCom CU
Federal Employees of Chippewa County CU
Financial Center FCU
Financial One CU
Financial Plus CU
Firefighters Community CU
Firelands FCU
First Abilene FCU
First Atlantic FCU
First Castle FCU
First Citizens FCU
First Commonwealth FCU
First Community CU
First Educators CU
First Financial CU
First Flight FCU
First Jersey CU
First Heritage FCU
First Missouri CU
First Service FCU
First South CU
Florida Telco CU
Fon du Lac CU
Fort Knox CU
Fort Worth Community CU
Forum CU
Freedom CU
Freedom FCU
Gateway Community FCU
Gateway Regional CU
GCS FCU
General Electric CU
Georgia Heritage FCU
Global CU

CREDIT UNIONS CONTINUED

Gratiot Community CU
Great Basin FCU
Greater Iowa CU
Greater Minnesota CU
Greater Valley CU
Greylock FCU
Grow Financial CU
Guardian CU
Hapo Community CU
Harbor One CU
Hawthorne CU
Healthcare Community CU
Health Care Family CU
Helena Community CU
Heritage South CU
Heritage Trust FCU
Honor CU
Horizon CU
IC FCU
Icon CU
Idaho Central CU
IH Mississippi Valley CU
Insight CU
International Harvester Employee CU
Interra CU
InTouch CU
Jeffco CU
Jefferson County FCU
Kalsee CU
KC Police CU
Kemba Financial CU
Kentucky Employee CU
Kentucky Telco CU
Kern Schools FCU
Kirtland FCU
Laclede Family Savings CU
Lake City CU
Lake Huron CU
Lake Michigan CU
Lake Trust CU
Landmark CU
Langley FCU
Lansing Automakers FCU
Laredo FCU
Latah FCU
Leadco Community CU
Leaders FCU
Lebanon FCU
Ledge Light FCU
Legacy Community FCU
Lewis Clark CU
LGE Community CU
Liberty Alliance FCU
Long Beach Schools Financial CU (LBS)
Lyell FCU
Maine State CU
Marine FCU
Marshland CU
Max FCU
MC FCU
Member One FCU
Member's Advantage CU
Members CU
Members 1st FCU
Members First CU
Memphis Area Teachers CU
Meritor FCU
Meritrust CU
Metro CU
Michigan First CU
Michigan Schools and Gov't CU
Michigan State University FCU
Mid Florida FCU
Mid-Illini CU
Mid-Minnesota FCU

CREDIT UNIONS CONTINUED

Mid-Missouri CU
Midsouth FCU
Midwest CU
Midwest America FCU
Mission FCU
Missouri Valley FCU
Mobil Oil FCU
Montana 1st CU
Mountain America FCU
Mutual Savings CU
Mutual Security CU
My Community FCU
My River Valley CU
NASA FCU
Navy Army FCU
Nebo CU
Neighborhood CU
Neighbors FCU
New Horizon CU
New Mexico Central CU
New Mexico Educators FCU
New Mexico Energy FCU
NIH FCU
Nishna Valley CU
North Iowa Community CU
Northwest Community CU
Novation CU
NuMark CU
Numerica CU
Oklahoma Educators CU
Olin Community CU
ORNL FCU
OSU FCU
Otero FCU
Pacific Northwest FCU
Park Community FCU
Patriot FCU
Pegasus CU
PennEast FCU
Pennsylvania Central CU
People First FCU
Peoples Community CU
Pioneer West Virginia FCU
Poplar Bluff FCU
Port Alliance CU
Postal and Community CU
Postal Federal Community CU
Potlatch No. 1 FCU
Public Employees CU (TX)
Purina CU
Red River Employees FCU
Red River FCU
Redstone FCU
Red Wing CU
Rio Grande CU
River Region CU
Rivertown Community FCU
Riverview Community FCU
Robins FCU
Rolla FCU
Royal CU
Sabine FCU
SAC FCU
Safe One CU
San Antonio CU
Sandia Area FCU
Sandia Labs FCU
San Diego County CU
Scott CU
Seaboard FCU
Security FCU
Security First FCU
SEFCU
Seven Seventeen CU
Sharefax CU

CREDIT UNIONS CONTINUED

Shell Community FCU
SIU CU
SJP FCU
Skylands Community
Solidarity Community FCU
Soo Co-Op CU
South Carolina FCU
South Community CU
Southeastern FCU
Southern Illinois Area CU
Southwest FCU
Space Coast CU
Spirit of Alaska FCU
Spokane Teachers CU
Star of Texas CU
St. Cloud FCU
St. Louis Carpenters CU
St. Louis Community CU
St. Pius X FCU
State Educators CU (NM)
State Employees CU
State Employees FCU
Steel Valley FCU
Superior FCU
Teachers' CU
Tech CU
Tennessee Valley CU
Texans CU
Texas Trust CU
Texell CU
Texar FCU
The Tennessee CU
TIC CU
Tigers CU
Tinker FCU
Topline FCU
Town & Country CU
Tri-Rivers FCU
TruWest CU
United Bay CU
United FCU
United Consumers CU
United Financial CU
United Teletech Financial CU
University of Iowa Community CU
University of Kentucky FCU
University of Tennessee FCU
University of Utah CU
USNM FCU
Utah Central CU
Utah Community FCU
Utah FCU
Vantage CU
Velocity CU
Ventura County CU
Veridian CU
VIA CU
Wanigas CU
Warren FCU
Washtenaw FCU
Weber CU
West Community CU
WestConsin CU
Western FCU
Western Heritage CU
Western Vista FCU
West Mark CU
Westerra CU
White Sands FCU
Wiregrass FCU
Woodside CU
WyHy FCU
Wright Patt CU
Y-12 FCU
Zia FCU



RouteOne
speed.access.simplicity.