

AutoPass

PRIVATE LABEL CREDIT CARD PROGRAM



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① CFNA and the AutoPass Credit Card Program

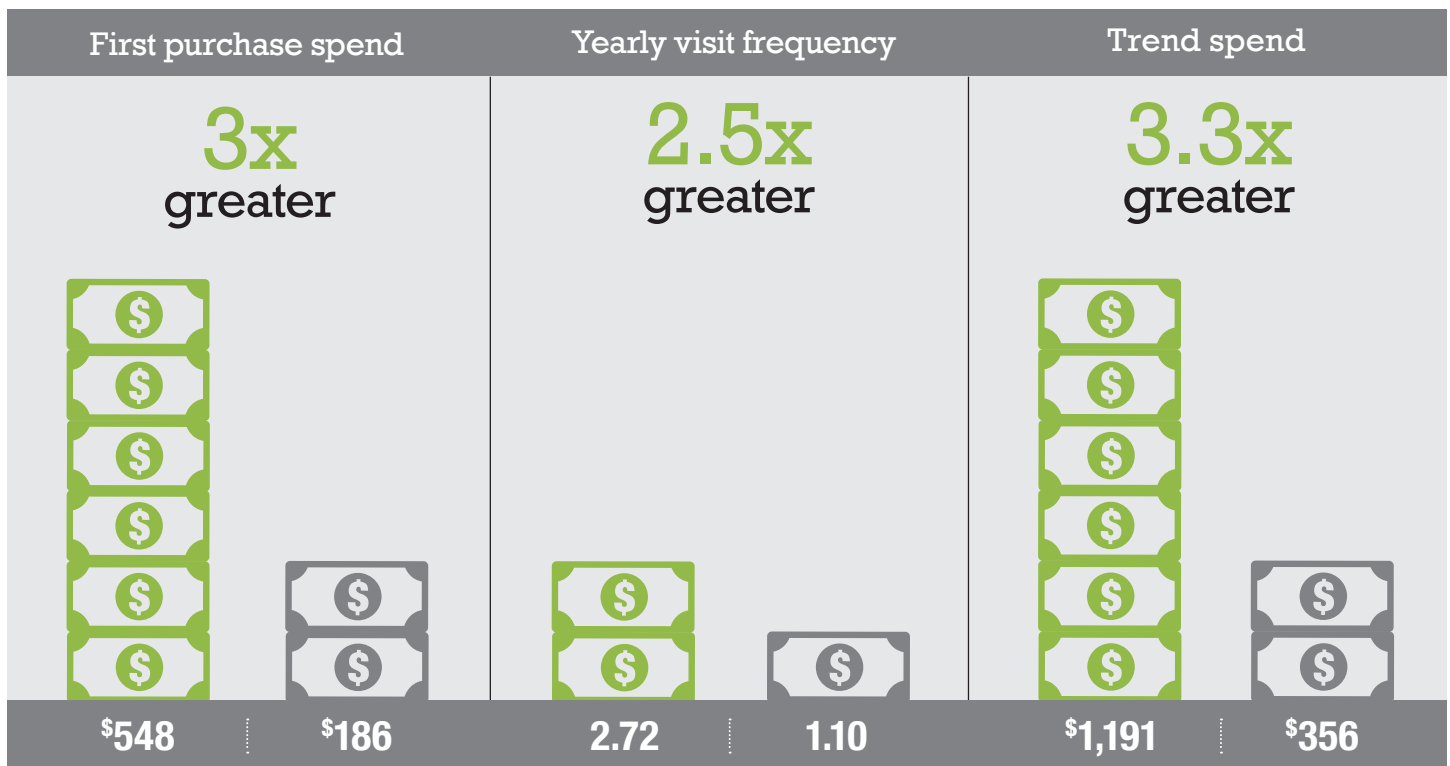
The AutoPass credit card program is facilitated by Credit First National Association, a limited purpose bank and the consumer credit division of Bridgestone Corporation. With more than 40 years in the car care industry, CFNA can provide you with the leverage you need to gain a competitive advantage.





② Loyalty and Profitability



The AutoPass credit card isn't just a payment solution, it's a loyalty platform. CFNA cardholders' purchases made with their CFNA credit cards translate to higher ticket sales. And those same cardholders make purchases with their cards more frequently, ultimately spending more with their CFNA cards than any other form of payment.



 CFNA credit card
 Other payment method

Profile of national multi-location tire and service retailer; trend spend based on 2017 – 2018 data.

③ Program Basics

What's in it for you?



- ✓ 6-month financing to offer customers
- ✓ Data-driven marketing programs
- ✓ Free promotional materials
- ✓ Comprehensive procedural and sales training
- ✓ Your business name printed on every card opened

What's in it for your customers?



- ✓ 6-month financing on all purchases \$149 and up
- ✓ Higher likelihood for credit approval
- ✓ Competitive Annual Percentage Rate
- ✓ Generous credit limits— up to \$4,500 available
- ✓ Quick credit decision— 60 seconds or less in most cases

④ 6-Month Financing

Offer your customers 6-MONTH FINANCING on big ticket items without having to manage or track anything yourself.

Ask About Our
6-Month Financing

DEFERRED INTEREST IF PAID IN FULL WITHIN 6 MONTHS*

\$149 Minimum purchase required. Interest will be charged to your account from the purchase date if the purchase balance is not paid in full within 6 months or if you make a late payment.

***MINIMUM MONTHLY PAYMENTS REQUIRED. APR: 28.8%. Minimum Finance Charge: \$2.00. Terms are subject to change.**



Now available on all purchases \$149 and up

CreditFirst

All purchases
\$149
AND UP

come with the benefit of deferred interest for 6 months!

⑤ Marketing and Creative Services

Point-of-purchase materials

We go the extra mile to help you advertise the credit card and 6-month financing option with free, professionally designed and printed point-of-purchase (P.O.P.) materials.

Your kit could include items like:

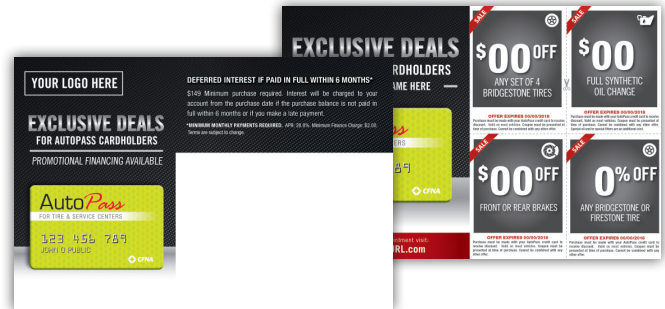
- Mouse pad
- Window cling
- Tear-pad flyer
- Door decal
- Table tents
- Monitor stick-on
- Wobbler
- Poster
- Bay banner
- Tire stack cover
- Tire insert
- Counter mat



Customer advertising

Partner with us and you have access to data-driven marketing.

- Advertise your choice of offers or special sales events
 - We coordinate professional design, printing, and mailing
- ...all at a discounted cost!



⑥ Merchant Services

Training



CFNATraining.com available 24/7 to help you sell more tires and service.



Personal, consultative support and tailored sales coaching.



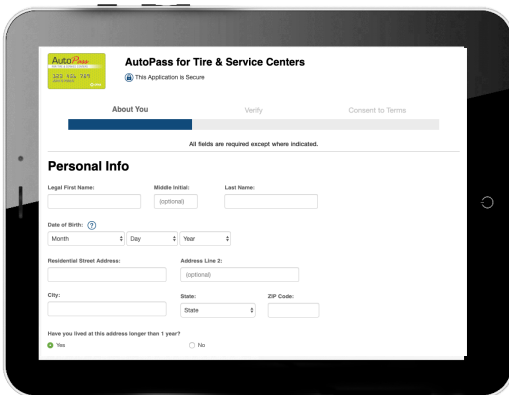
Playbook training series lays out easy to follow “how to’s” to meet credit card program goals.

Processing



CFNA offers a low maintenance, easy-to-use credit card processing solution that integrates with your business.

- Simple software download— no terminal or processing equipment required
- Windows-based PC running Windows 7 or newer connected to a printer
- PCI compliant— no sensitive information is stored on your PC
- Safe and secure



Kiosk application

Our online application experience customized for your in-store environment.

- Customers can apply for the CFNA card anywhere you set up your kiosk, like a tablet in your waiting room.
- You get more flexibility, and your customers get more privacy.

Banking

The process is easy. You get paid first, and we track the rest.



CFNA validates and accepts a customer's valid charge(s).



CFNA settles with you within 24-48 hours in most cases.



CFNA transmits funds to your bank's business checking account via the Automated Clearing House.



CFNA provides you with an e-accounting report itemizing and totaling charges and credits.

Notes

A series of horizontal dotted lines for writing notes.

Ready to get started?

Go to CFNAMerchantConnect.com to fill out our quick application

Questions?

Call: 800.527.6770 | Email: Sales@CFNA.com



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