

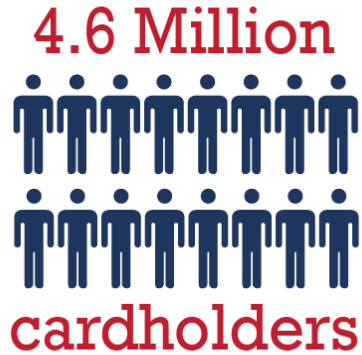


CFNA | Federated Car Care

Who is CFNA?



Provides private label credit card solutions to 8,000+ merchants



Offers credit services to over 4.6 million cardholders nationwide



Employs 325+ support specialists

Credit First National Association is a limited purpose credit card bank owned by Bridgestone. With more than 40 years in the car care industry, CFNA provides our merchants with the leverage they need to gain a competitive advantage.

Why CFNA?

40%

of Americans can't afford a \$400
unexpected expense

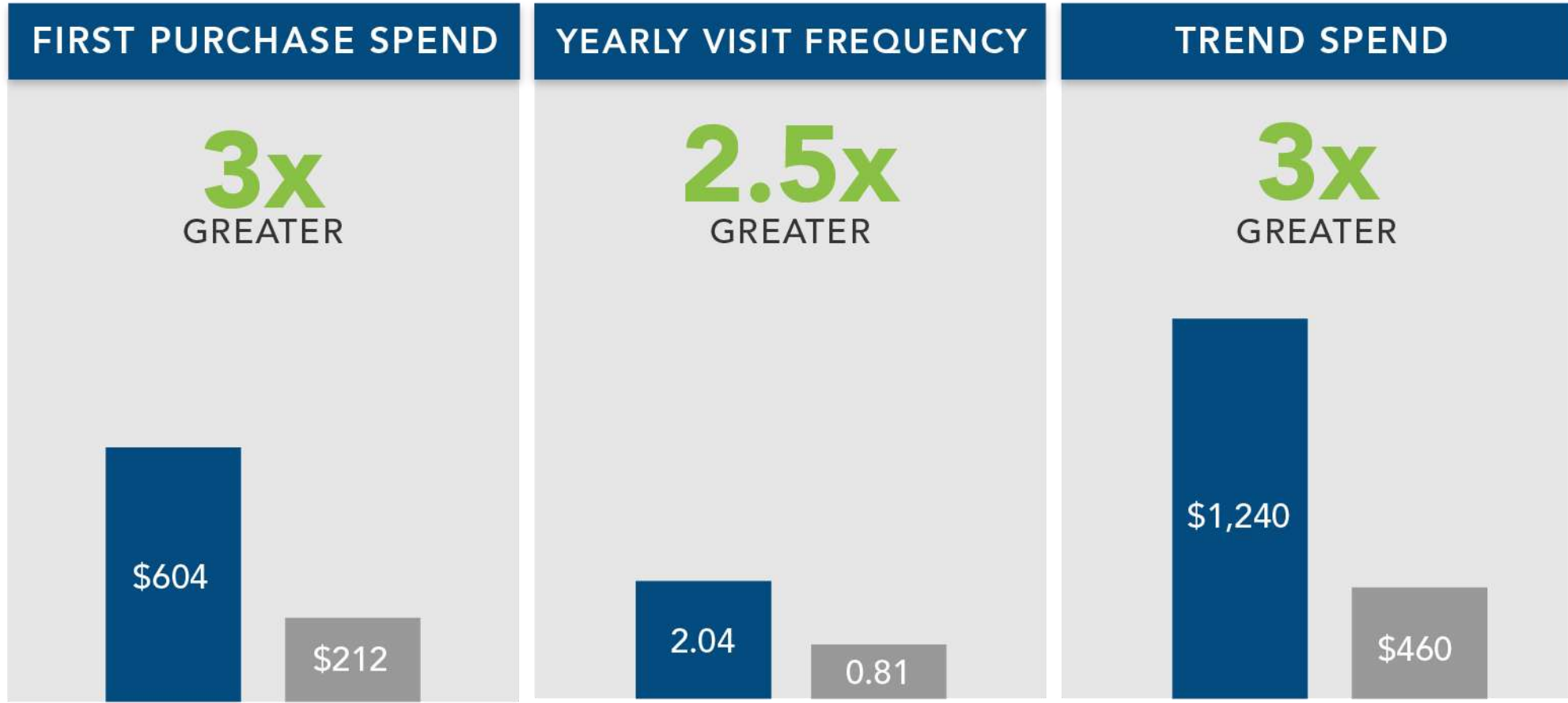
Federal Reserve Report, May 2019

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peoples' main financial priority
is just keeping their heads above
water

Bankrate.com, September 2019

Why CFNA?



■ CFNA Credit Card * Profile of national multi-location tire and service retailer; trend spend based on 2018 - 2020 data.
■ Other Payment Method

AutoPass Benefits



No set up fees



No monthly sales volume required



No hidden costs; just one simple swipe fee

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
- ✓ Generous credit limits – up to \$4,500 available
- ✓ Competitive Annual Percentage Rate
- ✓ Quick credit decision – 60 seconds or less in most cases

AutoPass 101

Deferred Interest if Paid in Full in 6 Months

- ✓ \$149 minimum purchase required
- ✓ Purchases less than \$149 are treated as a revolving balance
- ✓ Minimum monthly payments required

Monthly Payments as low as \$27 or 3.5% of new account balance

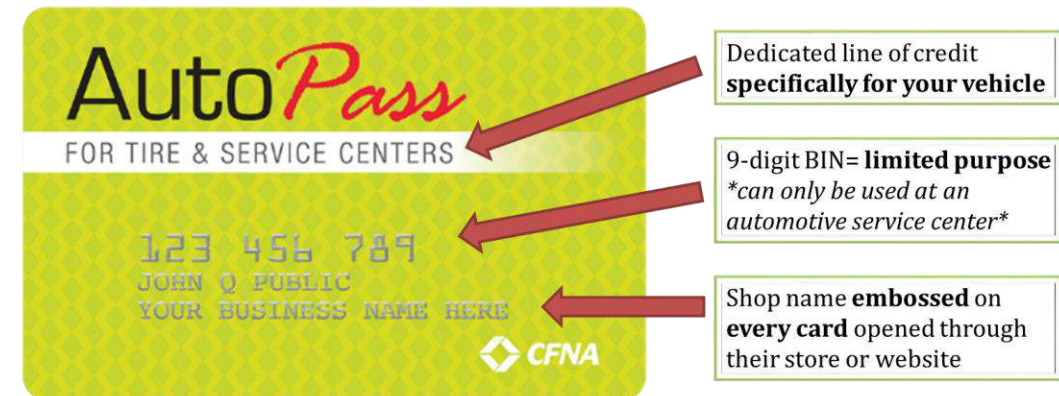
- ✓ (Whichever is greater) + any past due amounts and/or fees

Credit Limits ranging from \$1,000-\$4,500

- ✓ Average Limit: \$1,900

No Annual Fee

APR: 28.8% = Periodic Interest Rate of 2.4% per Month



Merchant Enrollment Process

CFNAMerchantConnect.com

CreditFirst
NATIONAL ASSOCIATION

[Get Started](#) 800.527.6770 | Merchant Support

Consumer financing for automotive tire and service retailers

[Get Started](#)

Why Choose CFNA | Automotive Tire and Service Businesses We Serve | CFNA Advantage | E-Commerce | Easy Processing | Merchant Support

Why choose CFNA

It's time to rethink traditional merchant services.

As an automotive tire and service retailer, you know that accepting credit cards is integral to your business' success. Without that ability, your sales take a hit. But what if you could offer a credit card that isn't just a payment solution for your customers but also a loyalty platform for you?

CFNA banks differently. We're the bank behind your brand, with full-service marketing and training programs to help you better connect with your customers.

Merchant Enrollment Process

Merchant completes initial application + attachments

CreditFirst NATIONAL ASSOCIATION

CFNA Merchant Application = Required Information

Please have Drivers license, Business License and W9 ready to upload before submitting your application for your automotive repair shop.

Owner First Name	<input type="text"/>	Legal Business Name	<input type="text"/>
Owner Last Name	<input type="text"/>	Doing Business As Name	<input type="text"/>
Email	<input type="text"/>	Year Established	<input type="text"/>
Phone	<input type="text"/>	How long have you owned this business?	<input type="text"/> [1/18/2022]
Applicant Title	<input type="text"/>	Bridgestone Account Number (6 digit store number that is unique to your store location)	<input type="text"/>
Location Street Address (No PO Box)	<input type="text"/>	Federal Tax ID (No Dashes)	<input type="text"/>
City	<input type="text"/>	Annual Revenue	<input type="text"/>
State	--NONE--	Number of Locations	<input type="text"/>
Zip Code	<input type="text"/>	Additional Comments And Questions?	<input type="text"/>

Attachments

Business License	<input type="button" value="Choose File"/> No file chosen	W9	<input type="button" value="Choose File"/> No file chosen
Driver's License	<input type="button" value="Choose File"/> No file chosen	Purchase Agreement	<input type="button" value="Choose File"/> No file chosen

Credit First National Association | 6275 Eastland Road, Brook Park, OH 44142 | 800.527.6770
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Merchant Enrollment Process

Required Documentation:

- W9
- ACH Agreement
- Merchant Agreement
- Voided Check
- COI/Proof of Insurance
- Business Licenses



All documents MUST have consistent, correct, and up-to-date info.

Processing Customer Applications



1st MILE Terminal



Merchant Website



Branded Vanity URL



Kiosk Solution



CFNA.com



QR Code

Questions?

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