

Why Partner with AutoPayPlus?

Who is AutoPayPlus?

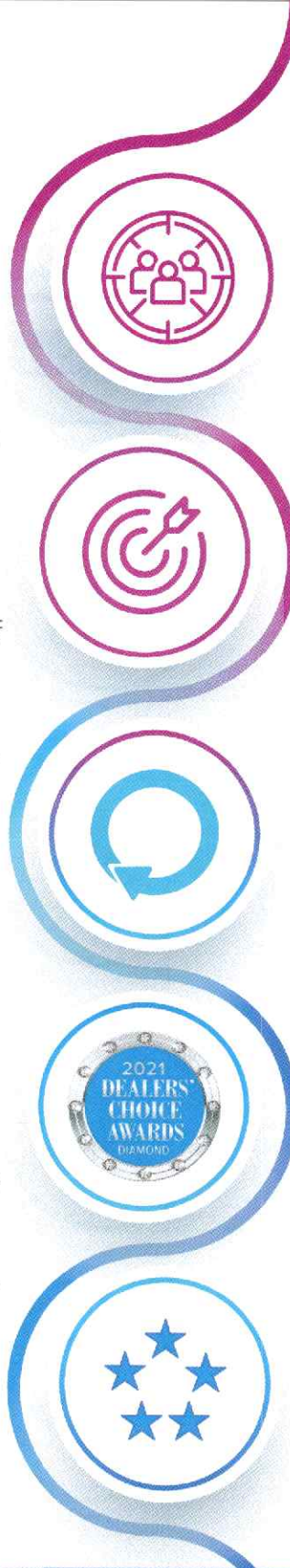
We are an industry-leading automated loan payment service that offers consumers flexible payment options matched to their paychecks.

AutoPayPlus prides itself in teamwork, growth, and innovative culture. Our company comprises itself with dedicated individuals who work as a team to bring new ideas to life.

By the end of 2022, we will have over **100 employees** with 89% working from our corporate office located in Orlando, FL.

AutoPayPlus Supports Dealers

For 7 consecutive years, AutoPayPlus has been voted the top **Dealers' Choice Diamond Award** winner. This has solidified AutoPayPlus as a leader in Bi-Weekly Payments.



Our Mission

AutoPayPlus' mission is to help everyday people improve their financial lives by helping them to:

- Avoid late payments
- Protect their credit
- Pay off their loans faster

Our goal is for our Members to have the peace of mind that comes with freedom from debt.

We Transform & Support our Member's Finances

Established in 2003, AutoPayPlus has transmitted over **\$5.65 billion** safely and securely for our **325,000+** Members.

You can feel confident that your customers are supported after your initial hand-off as 41% of our employees are dedicated to the member experience through emails, SMS, and personal phone calls.

Five Star Rating

AutoPayPlus members are raving about our Member Support, as evidenced by over 3,000 5-star reviews left on Trustpilot and Google.



Select a Partner who Delivers More than Expected

AutoPayPlus offers our members credit and identify theft protection with TransUnion, Trade-in Value Monitoring with Kelley Blue Book, and Vehicle Recall Alerts with DataOne.



MEMBER BENEFITS

- Convenient, set it and forget it with automated ACH debits
- Pay off loans faster
- Credit protection
- Match payments to paychecks
- Improved cash flow
- On-time payments to avoid late charges
- Budgeting is easier between paychecks
- Safer than writing checks and eliminates check costs and stamps
- Better for the environment
- 6-month open enrollment—add additional loans without an additional enrollment fee

DEALERSHIP BENEFITS

- Sell more vehicles
- Increased product penetrations by selling more cars and products
- Close deals faster
- Customer Retention
- Menu integration
- In-dealership training
- Commissions without chargebacks
- Live deal status and commission dashboards
- Valuable desking tool
- Simple presentation
- Easy setup

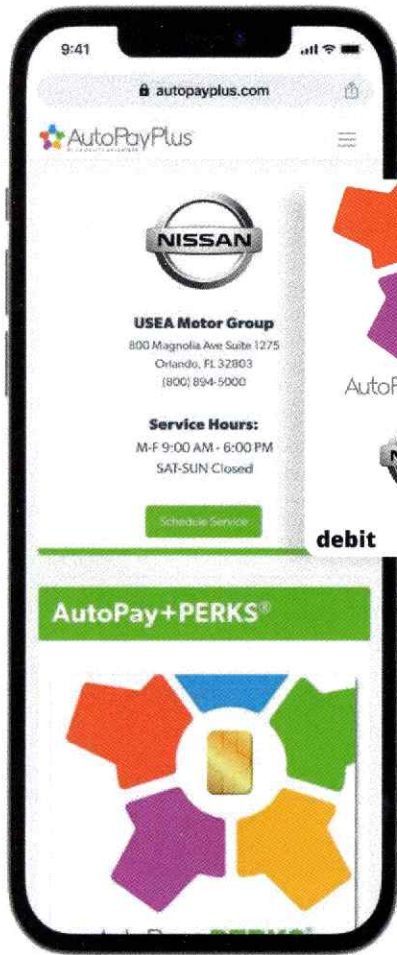


Month	STANDARD LOAN TERM Balance	AutoPayPlus™ BY US EQUITY ADVANTAGE Balance	*Improved Equity Estimate (at average trade-in)
12	\$30,490.75	\$30,481.43	
24	\$25,423.52	\$24,258.51	
36	\$19,886.44	\$18,052.93	
47	\$14,360.91	\$11,804.39	\$2,556.52
48	\$13,835.96	\$11,260.48	
61	\$6,646.58	\$3,242.60	
62	\$6,064.42	\$2,635.19	
63	\$5,477.93	\$2,023.27	
64	\$4,887.10	\$1,125.84	
65	\$4,291.89	\$502.73	
66	\$3,692.26	Paid	
67	\$3,088.18		
68	\$2,479.63		
69	\$1,866.56		
70	\$1,248.94		
71	\$626.74		
72	Paid		

Use the 6-month open enrollment period to add more loans with no additional enrollment fees

* Improved equity estimate is the sum of your additional payments made during the program toward your loan balance, but does not include our fees or your vehicle value. It is simply an estimate based on the difference between the two balances shown.

DID YOU KNOW:



AUTOPAYPLUS IS PERFECTLY POSITIONED TO PROVIDE SOLUTIONS IN AN EVER-CHANGING ECONOMIC CLIMATE:

- LONGER LOAN TERMS**
By the 3rd quarter of 2022, 19% of new vehicle debt and 11% of used-vehicle loans ran 84 months*.
- RISING INTEREST RATES**
Interest rates surged by 4.4% since March 2022**, impacting customer buying power with no sign of slowing.
- CUSTOMER RETENTION**
During the current economic environment, households are holding onto their cars longer. Giving them a reason to stay loyal to your dealership is important for future sales.

IN TODAY'S ECONOMIC ENVIRONMENT:



54%

U.S. adults living paycheck to paycheck, including those with annual incomes over \$100,000.



\$16 Trillion

U.S. consumer debt approaching \$16 trillion, according to Federal Reserve.



36.5%

U.S. private businesses pay their employees biweekly over weekly and monthly.

*Experian. (2020, December 9). 84-month loans surge for new and used vehicles. Automotive News. <https://www.autonews.com/finance-insurance/84-month-loans-surge-new-and-used-vehicles>.

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Lu, M. (2022, May 4). Charted: U.S. Consumer Debt Approaches \$16 trillion. Visual Capitalist. Retrieved January 11, 2023, from <https://www.visualcapitalist.com/us-consumer-debt-16-trillion/>
Burgess, M. (n.d.). How Frequently do Private Businesses Pay Workers? : Beyond the Numbers. U.S. Bureau of Labor Statistics. Retrieved January 11, 2023, from <https://www.bls.gov/opub/btn/volume-3/how-frequently-do-private-businesses-pay-workers.htm>

OUR PARTNERSHIPS & INTEGRATIONS





FOR THE PAST 20 YEARS,

AutoPayPlus has helped everyday people improve their financial lives by offering accelerated payment options to assist members in reaching their financial goals.



20
Years of
Excellence



325k+
Members Served



1,000+
Dealers
Supported



\$5.65
Billion
Transmitted

Testimonials

"What a FANTASTIC TOOL!!! Our customers LOVE to be able to keep themselves on track, split up their payments, and build equity faster !!! Once we get them signed up they NEVER want to go back to traditional payment options on a car loan again!!!"
Judy Brenner, Business Manager

"AutoPayPlus is an amazing program that not only helps customers break up their monthly payment but also builds equity into their vehicle faster. My customers love APP because it provides them a financial reprieve from the usual monthly payment and can be matched right to their pay days. The program has also made it easier to trade customers out of their vehicles and into new ones. We are thankful for the autopay plus program and all the benefits it has for our customers and the dealership".
Jaden Sammet, F&I Manager

"AutoPayPlus is a great tool to help both, prime and sub-prime clients, get their auto loans paid off quicker and for less money. Clients are happier when they come back to trade and owe much less! It makes it so much easier in the finance office to trade them out with less negative equity. With current market prices rising, it helps split up the burden of higher payments and makes life more manageable".
Andrew Riley, F&I Manager



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