



HERE'S THE POINT



To Advanced Credit Bureau, Lender Programs, Policies and Standard Lender Guidelines

Our Services

Training

Compliant Subprime Sales & Finance
Management Training

Dealership management has
become typically far too
FICO reactive, causing missed or
mishandled sales opportunities.

**Less than 5% of all dealership
Sales & Finance management
has ever received formal
Credit Bureau Training**

Lenders

Top Performing Lending Programs
Policies & Guidelines

We provide our dealer clients with
additional top performing National &
Regional lender programs, contacts
and insights, providing broader
finance reach for our dealer(s),
consumers and lender programs

Consulting

Sales Model Early Credit Identification
with efficient Selling Steps & Procedures

Dealers continue to use outdated Sales
Models &/or Steps, allowing early steps to
go unmanaged & void of early credit
identification. This causes extended time,
Consumer & Sales frustration, poor vehicle
selection outside of lending policies and
guidelines causing Delays & Switches in
qualifying Vehicles with limited (PVR)

Gary Dirstine

Founder/Director of Dealer Services



Company Recognitions

- ✓ A Leader in Auto Dealer Consumer Credit Bureau Training
 - ✓ Developed The Libra Credit Predictive Loan System 2012
 - ✓ (ACTS) Autocredit101
- "The most comprehensive Subprime Dealer training in our industry"*

Professional Work History

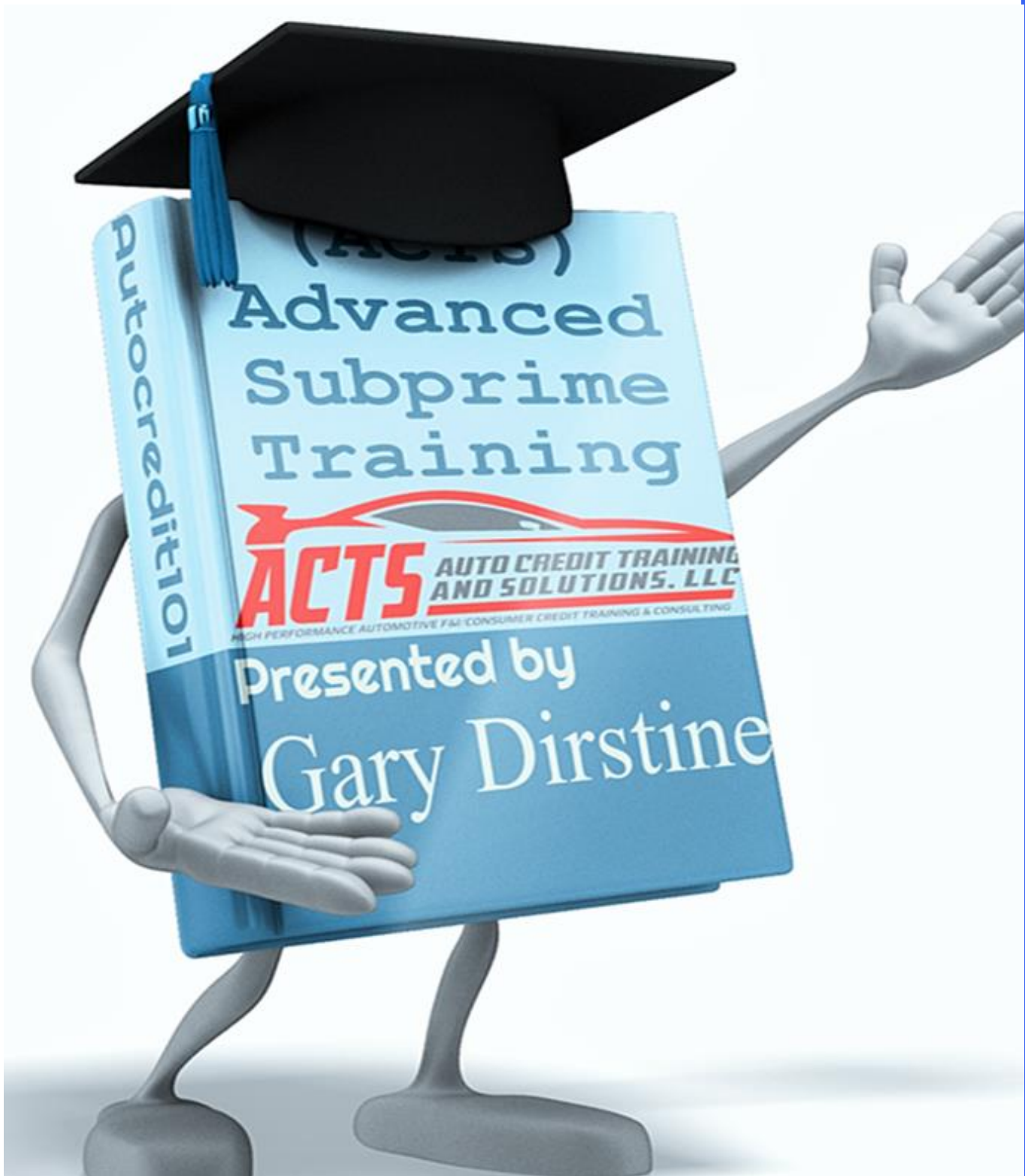
- ✓ 45+ Year Auto Sales & Finance Professional
- ✓ Industry Summit Workshop Presenter 2013-2016 Las Vegas, NV
- ✓ **NADA National Convention Workshop Presenter 2014 New Orleans, LO**
- ✓ Finance Director 1995-2009 Van Tuyl, Penske, Corwin Automotive, Berkshire Automotive
- ✓ **2009 Founder (ACTS), LLC Training & Consulting**



Auto Association and Organization Endorsements

- ✓ Arizona Auto Dealer Association (AADA)
- ✓ The Rikess Group (TRG) Negotiation Free Sales Consulting
- ✓ Advanced Dealer Solutions

About Us



348 Clients Nationally

Dealership(s), Auto Groups,
& Affiliate businesses



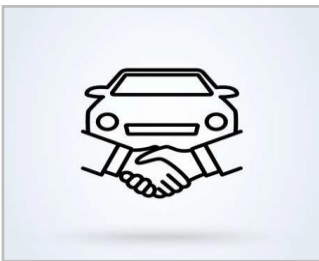
100%

Auto Dealer
Organization Satisfaction



**National & State
Auto Organization**

Consumer Credit Consultant
& Subprime Credit Workshop Presenter



**ACTS, LLC is a Nationally
Recognized Leader**

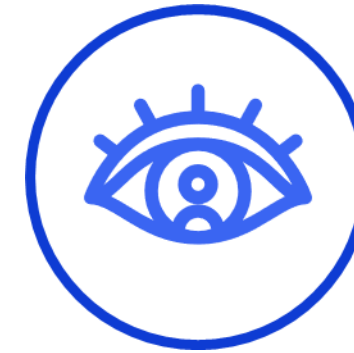
Consumer Credit Bureau Training
& Auto Lender Finance Programs

Mission and Vision



Our Mission

Providing our dealer clients, the most advanced material & training in consumer credit, credit bureau content, subprime lending programs, policies & guidelines. The relevance of our material, resources & industry relationships continue to evolve and provide ethical, compliant and most effective processes for producing an extreme Competitive Edge for our Dealer Clients



Our Vision

Opportunistic financing options for retail automotive credit consumer's, our clients and auto lenders through our advanced training and consulting services

Industry Direction

Today, dealer sales management can easily miss or mishandle many Subprime opportunities by evaluating consumer credit with limited Credit Logic based solely on FICO Score. As credit scores cascade lower, many Subprime lenders do not even factor score into their respective decision logic. This becomes the cause for mishandling or missed opportunities



Subprime Lending

Most Subprime lenders evaluate Tri-bureau, “Auto Enhanced” credit data when making lending decisions. Knowing the standardized credit attributes and their credit bureau & bureau weight concerning lender scorecards will make the difference for making deals & maximizing profits (PVR). Credit attributes are the building blocks for creating scorecard models, policy rules & segmentation.



What you can Expect; Results

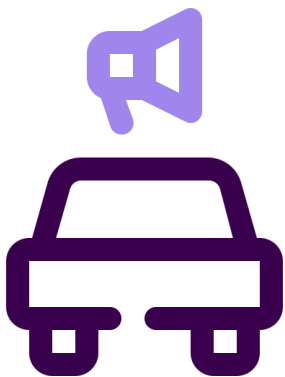
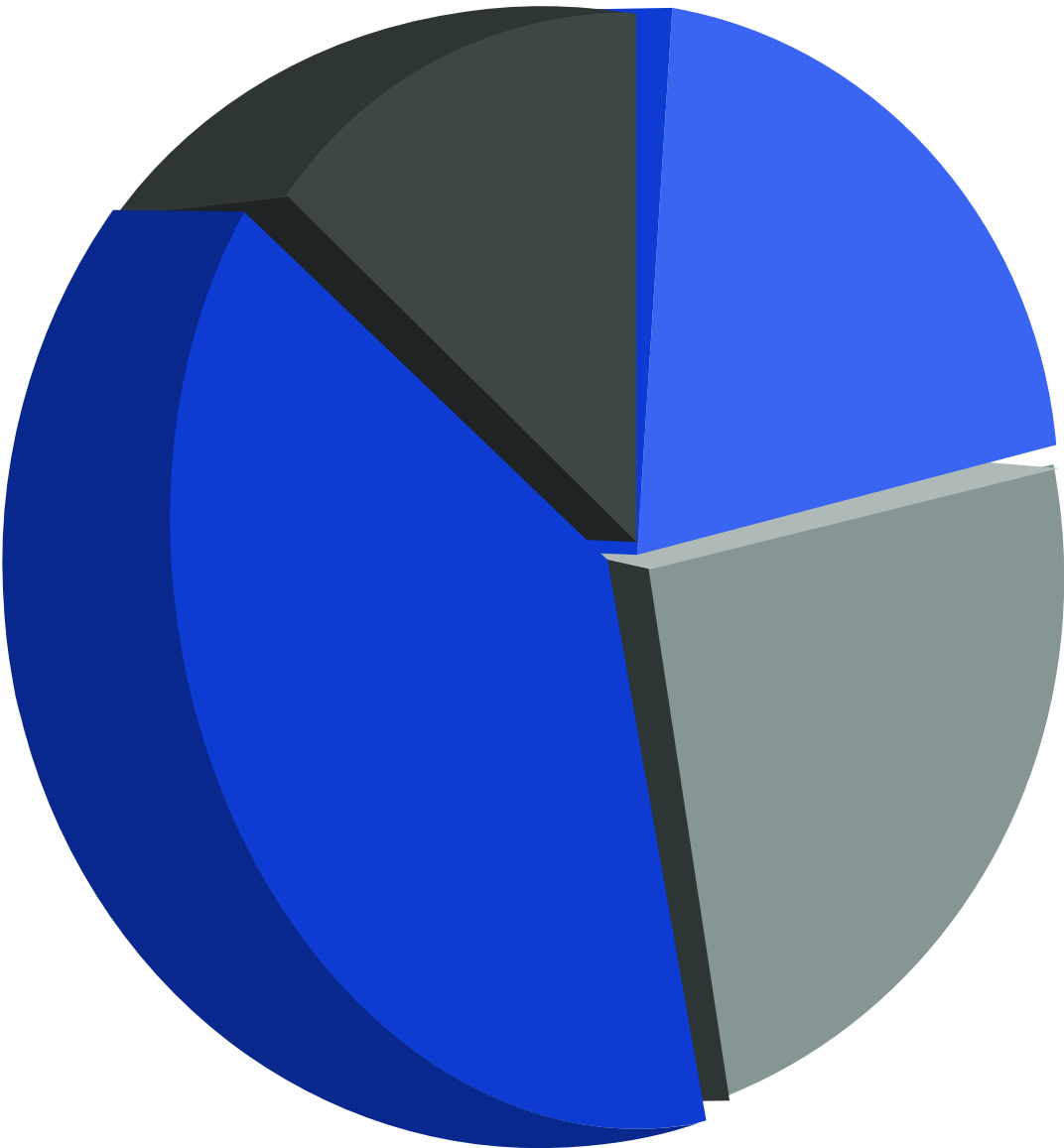


Broader Finance Reach

Adding Credit Bureau & Top Performing Lending Programs, policies and knowledge will produce more finance opportunities and gross.

Subprime Market-Share Increased (PVR)

Increased Subprime opportunities will directly increase Sales, Finance Product penetrations & (PVR)



Sub-prime Marketing

We provide the top national lead providers for all types of auto sales and credit lead providers. Relationships developed over 25+ Years

Increased Used Vehicle Sales

Subprime opportunities will immediately increase your used vehicle sales

Company Values



Actionable
Effective
Efficient
Connections
Commitment
Creativity
Goals
Innovation
Integrity
Passion
Performance
Personal Growth

1.

Credit & Lending Knowledge

Capture what other dealers miss with increased credit bureau knowledge, Top Performing National & Regional subprime lender programs & with greater insight into standard lending policies & guidelines beyond Credit Score.

2.

Compliant & Effective Sales Models

Ethical, High-Performance Profitability & (PVR)

3.

Enhancing the Client & Consumer Experience

A Consumer Credit and Lender Solution for any credit profile and situation, along with a fast, efficient, early credit identification sales model. This proven process will produce better vehicle selection on “In-line” vehicles, matching up to the top performing & most profitable lender program(s).

Training Endorsements

1.

Bobbi Sparrow

Our dealers state that the (ACTS) training with Gary Dirstine consistently produce impressive results with increased profits. Most all our Board Members have sent their staff through the training with great results



Bobbi Sparrow, President
Arizona Auto Dealers Association
(AADA)
602-468-0888
bobbi@aada.com

2.

Dan Kerinuk

Gary & (ACTS) possess skill sets, knowledge & information that are not typically known to the general dealer body, certainly not as complete and diverse. These tools and skills are effectively presented to the dealer's staff in an actionable manner that greatly improves performance, sales volume with increased (PVR)



Dan Kerinuk Jr., Senior Partner
The Rikess Group 239-851-8133

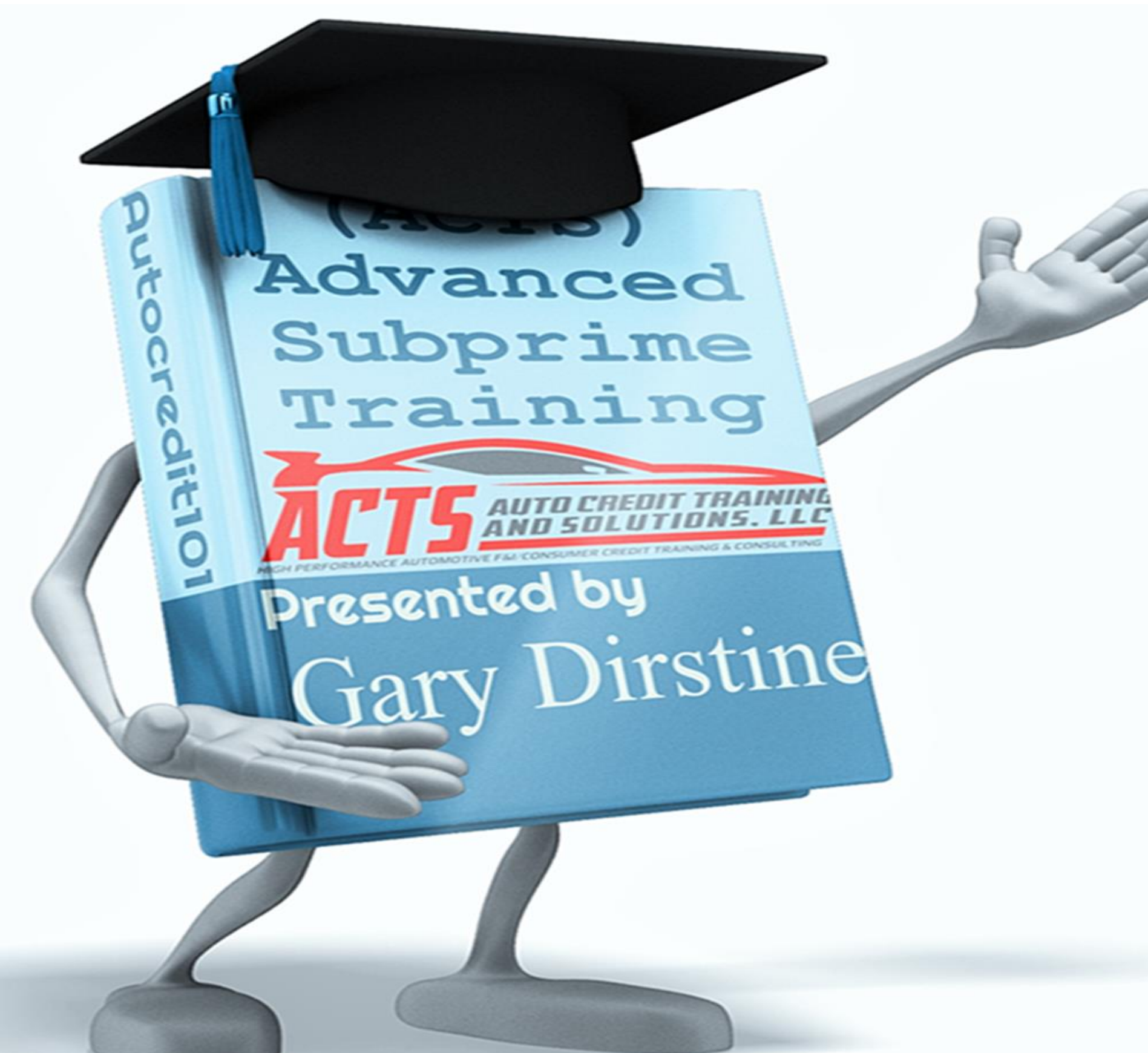
3.

Pat Hickey

Gary has experienced an extremely successful career within our organization. He came highly recommended & delivered extremely valuable training with some additional lender programs. We have continued to utilize his services since 2013



Pat Hickey, Partner
Berkshire Automotive (Peoria Ford)
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For a Customized Training & Consulting Price Quote contact me @ my information below. I look forward to working with you and you staff to increase your sales, profits & (PVR)



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