



Underbanked Financial Services Forum  
*May 2009*

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### Refinance Solution

Auto Refinance is an excellent solution in the current lending market for:

- Customers who have improved credit over time.
- Customers deserving a better interest rate.
- Falling interest rates.

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### Benefit to Lenders

- The RateGenius Solution is a turn-key process.
- Quality controlled by lender underwriters with adherence to lender guidelines.
- Marketing and acquisition costs are paid up-front by RateGenius.
- Lender only pays for funded loans.
- Easy system implementation.
- Lender may enter or re-enter auto lending market with controlled risk.
  - > 568 avg. CS in 2007; 617 avg. CS in 2008, seeing scores level out in 2009 after peak in 2008.

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### Access to Auto Lending Market

RateGenius program allows for

- Controlled risk.
- Controlled quality.
- Avoid adverse selection.

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### System Statistics

With over 9 years experience in the industry, RateGenius has built and is continually improving our efficient, secure and scalable document and auto loan processing system.

- 555,000 system applications received.
- 186,500 applications from DM campaigns.
- 226,000 lender approvals processed.
- \$960 Million in closed loans.
- 24,300 eDoc packages served to customers.
- Designed for overall scalability.

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### Business Process Flow

- Marketing
- System Technology
- Customer Service
- Underwriting
- Production
- Fulfillment
- Funding
- Titles

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### RG Direct-to-Consumer Portfolio

RateGenius portfolio out performs Lending Partner's own overall auto loan portfolio.

2007 Portfolio	Total Book of Business	Net Loss – 580+	% Loss vs. avg. mo. balance
RG Direct Program w/ Bank A	\$43,942,156.00	\$224,105.00	0.51%
Bank A Indirect Program	\$244,349,278.00	\$2,370,188.00	0.97%

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### RG Direct-to-Consumer Portfolio

"Our records reflect a 0.32% average loss over the entire RateGenius portfolio from Dec. 2002 through July 2006, with only 39 total repos. We currently have a RateGenius portfolio balance of \$2.3 million with one 60-day delinquent account."

Kevin Garraway, Indirect Lending Manager  
Velocity Credit Union  
Austin, Texas

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## rateGenius

Panel Speaker: Chris Brown  
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