



START YOUR

**SALES AND
FINANCING
ENGINES.**



CUDL — the most flexible, affordable and convenient credit union vehicle financing and sales solutions available to dealers.

At *CUDL* we have an exclusive network for your dealership to sell more cars. Easily. Cost-effectively. And without adding any additional staff. It's much more than a great lending platform. *CUDL* dealers get access to marketing programs that reach thousands of potential customers from the start of the auto buying process. And, when these buyers come into your dealership ready to purchase their car, you'll have the necessary tools to complete each transaction quickly and efficiently for the benefit of everyone. From start to finish, *CUDL* gives you the power to sell more cars.

Keep costs down while driving sales up.

When you become a *CUDL* dealer, you get it all. Each one of our solutions and tools are available for one low cost. You don't have to worry about being charged extra for the things you want the most, like:

- *Displaying your dealership's inventory to millions of credit union members through the CUDL AutoSMART website*
- *A powerful and highly flexible web-based lending solution that links dealers to over 900 credit unions nationwide*
- *Access to nationally recognized lenders providing financing solutions for credit-challenged customers*

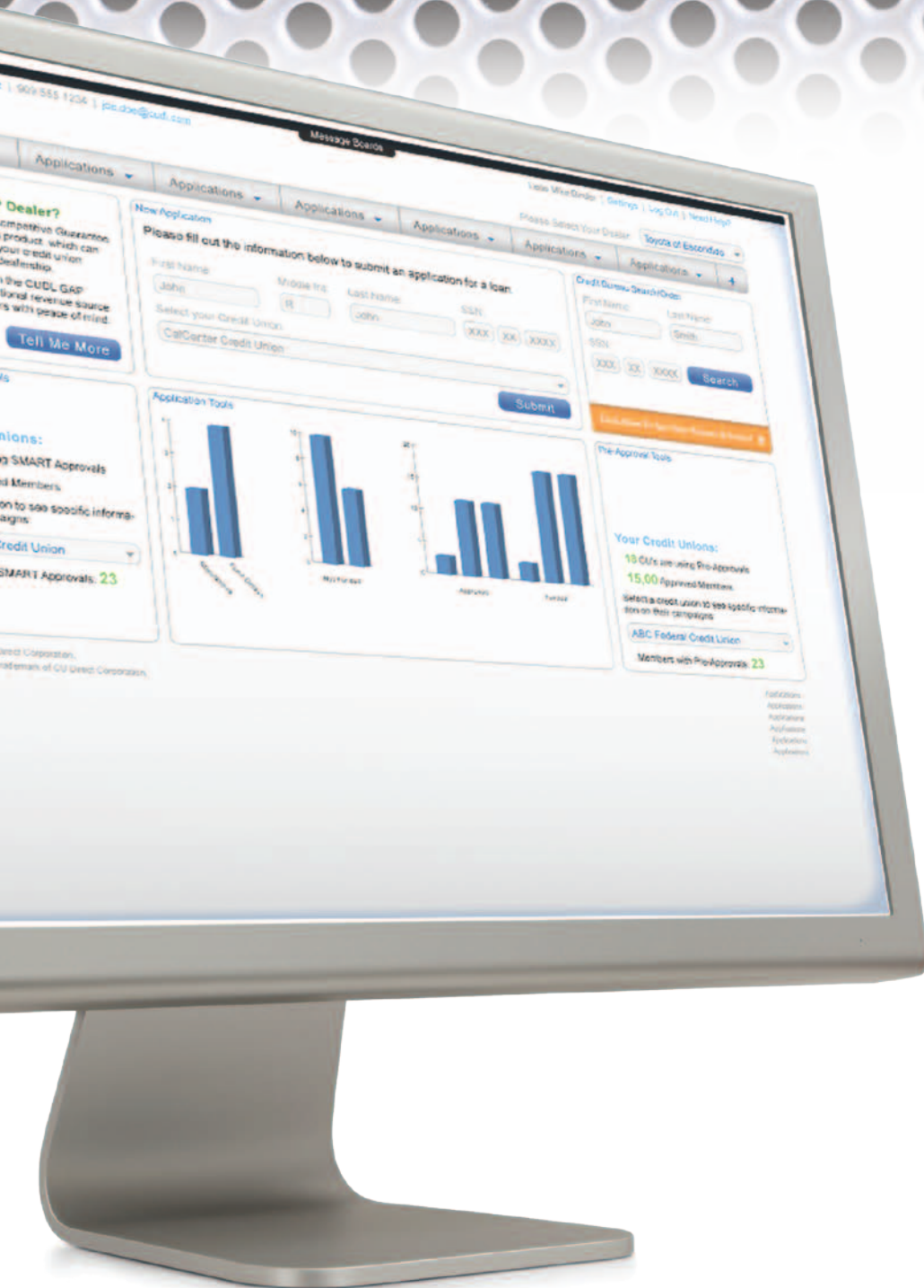
- *Financing campaigns that drive credit union buyers directly to your dealership*
- *Electronic document and loan package exchanges for quicker transactions and same-day funding*
- *Beyond just vehicles, CUDL's solutions also work for dealers that sell boats, motorcycles, RVs and other types of transportation.*
- *CUDL is a partnership that is truly one-of-a-kind. Several hundred credit unions. Thousands of dealerships. And, over 20 million credit union members. This dealer and credit union dedication equates to funding billions of dollars in credit union auto loans every year.*

CUDL delivers millions of highly qualified customers to dealerships.

CUDL provides a fast, efficient lending process that allows your dealership to offer credit union financing to customers that may or may not already be credit union members. For the members (often already pre-approved), we make it easy to receive a credit union auto loan right at your dealership. This enables members to obtain credit union financing without having to leave your dealership. No lost sales!

And if your customer is not a credit union member, they still can apply for credit union membership and get a decision on their auto loan in just seconds.





An all-inclusive and user-friendly interface.

This dealer portal is intuitive and saves time by giving user access to all CUDL systems and information through one location to increase efficiency and profitability.

- **Administrative Tools** — gives the dealer total control of all aspects of their users, including what features they will utilize and interact with on a daily basis.
- **Login** — a single user name and password allows controlled access to all CUDL products and programs from one location.
- **Pre-Approvals** — displays pre-approved searchable member data from local credit unions.
- **CUDL Lending Network** — enables dealers to submit loan applications to credit unions and other lenders utilizing the CUDL lending network. Access to the deal queue and other funding tools that improve the efficiency and speed of the loan funding process.
- **CUDL AutoSMART** — displays the dealers CUDL AutoSMART data including, number of leads (today and month-to-date), number of vehicles (new and used) being displayed and the number of times someone has viewed their inventory (today and month-to-date).
- **CUDL Credit Union Pay-offs** — gives CUDL dealers the ability to communicate with our CUDL credit unions to obtain member pay-off information.
- **Credit Bureaus** — available through a partnership with 700Credit.

- **Message Boards** — three separate message boards that communicate National, Local and Credit Union specific information relevant for your dealership and market area.
- **Value Guides** — enables dealer to access the value guide companies they do business with on a daily basis including Black Book, Kelley Blue Book and NADA Guides.
- **Interface Monitor** — allows the user to create alert notifications that monitor the CUDL dealer interface for any changes in activity (e.g. pending loan applications, CUDL AutoSMART leads, etc). This allows the user to keep the interface closed and their workspace clean, while staying constantly alert to changes taking place and then restore the interface with a click of their mouse when needed.
- **Educational Tools** — provides the dealer with online video training guides for all CUDL products and interface features. The dealer now has the ability to train new staff and helps improve the utilization of the CUDL programs to increase overall dealership profitability.
- **Marketing** — easy access to the CUDL marketing website where dealers can order their free marketing materials and review the current trends in credit union automotive financing through the CUDL Merge magazine and other periodicals.



Cutting-edge technology to help clear out your lot.

Take a look at our cutting-edge products. Dealerships of any size can take advantage of the functionality of these systems and streamline their entire sales and credit union lending process.

Online Vehicle Advertising

CUDL AutoSMART is the industry's premiere online vehicle shopping and research center for credit union members. Through the *CUDL AutoSMART* program, dealerships have the ability to post their vehicle inventories online — both locally and nationally. This powerful, efficient tool enables credit union members, as well as non-members, to search YOUR inventory and find the right car and finance it with a credit union auto loan.

Financing campaigns that drive members straight to your dealership.

Potential car buying customers are often more likely to go to a dealership and buy a car when they know that they've been guaranteed a good loan. And, with *CUDL*, credit unions and members are given the tools and technology to make this happen. For you, this means more qualified customers coming to your dealership to buy a car. Here's how:

An online pre-approval application system that links to CUDL.

Through *CUDL SMART Approval*, credit union members apply for a vehicle loan through their credit union's website and then receive an immediate loan decision that links to the *CUDL* system. *CUDL SMART Approval* also links to *CUDL AutoSMART*, so when members receive approval, they are also presented with inventory in the price range they've been approved.



A pre-approval marketing campaign that links to CUDL.

CUDL's Pre-Approval Campaign Manager lets credit unions link prescreened loan decisions into the CUDL system so they can drive their members to your dealership. Here's how it works:

- *Credit unions work with a credit agency to prescreen their members.*
- *Loan decisions based on prescreened data linked to the CUDL system.*
- *Credit unions market special financing to pre-approved members.*
- *Members go to your dealership to buy their vehicle with their pre-approved loans.*

Platform features that are yours for the taking.

CUDL provides you with all the smart-feature software solutions, so you can spend your time doing what dealers do best — sell cars. The CUDL platform is unique by offering complete workflow functionality for every loan application. This exclusive technology facilitates electronic communication with dealers throughout the loan process and provides you with numerous features to help gain maximum benefits from the program.

Whether it's application entry or funding, CUDL offers flexibility and seamlessness that will enhance the productivity of your dealership.

CUDL SmartFund

The CUDL SmartFund program gives your dealership the ability to use an improved, more efficient loan funding process. This technology allows your dealership to electronically transmit imaged

copies of all loan documentation to credit unions instantly, enabling faster funding of auto loans. When alerted as to missing documents, you can locate and fax them quickly, minimizing any funding delays.

CUDL DealerLink

CUDL DealerLink is an interface that makes your dealership's application submission process simple, easy and more effective.

- *Allows the flexibility to send deals to CUDL via your own dealer system.*
- *Full, seamless integration with your DMS or F&I desking tool.*
- *Ideal for Dealer Groups, Franchise Dealerships and Independents.*
- *Securely and easily enables Internet integration.*
- *Send credit applications directly to hundreds of CUDL credit unions.*

CUDL Alliances & Partners

CUDL continuously seeks new alliances and partnerships that will benefit dealerships. Partnerships such as *Manheim Automotive Financial Services* have enabled us to offer the *MAFS Advantage* program, which enhances the business relationship between credit unions and independent auto dealers. And, *VERO Corporation* provides dealerships with additional revenue avenues for unique industry-related products.

CUDL Marketing Support

CUDL provides a wide-range of marketing programs and support to help dealers effectively and inexpensively market themselves to credit union members.



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