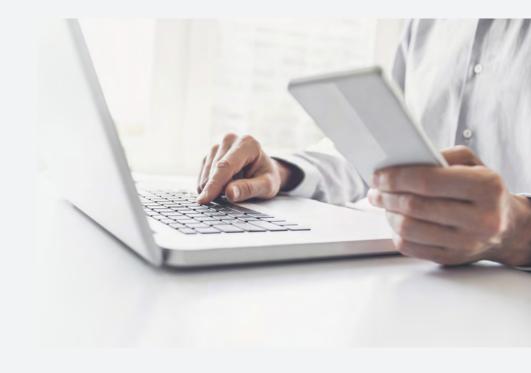


CREDIT CONNECTION

Dealertrack's LOS Alternative

Maximize your loan origination and processing today with Dealertrack's credit application management tool, CreditConnection. This easy-to-implement, cost-effective solution allows you to electronically receive credit application data from dealers and respond back with decision information in real-time. CreditConnection drives efficiency for smaller lenders by providing a "one-stop" indirect lending shop, where you can receive credit applications, obtain credit reports, send counter offers and communicate decisions and funding status to dealers — even generate adverse action notices where necessary — with ease.



Features and Benefits:



- Low-cost and simple interface for institutions without LOS platforms.
- Facilitate compliance with FCRA and ECOA requirements by generating adverse action notifications on declined or countered credit applications.

- Win more deals with instant access to your dealer-submitted applications.
- Maximize your efficiency and improve customer service by communicating with dealers electronically in real-time.