



AppOne®

SIMPLIFY AND ACCELERATE YOUR AUTO LENDING PROGRAM

AppOne helps credit unions originate high performing auto loans from Independent Used Auto Dealers.

Independent Used Auto Dealers account for a large part of auto sales and present a great membership growth opportunity, but have different needs than their franchise counterparts and represent different risks.

AppOne has developed the process and technology needed to help you provide point of sale used auto financing while avoiding inefficiencies and reducing credit and fraud risk for both you and your members.

When you become an AppOne integrated lender you enjoy the AppOne advantage:

- Tap into a network of thoroughly vetted independent used auto dealers in your local lending market or across the country.
- Receive credit applications via direct connections to your LOS or through your Credit Application System integration with no additional application charges.
- Eliminate wasted time and expense by receiving credit applications that meet your minimum lending guidelines and membership requirements.
- Only pay for the loans you fund.
- All loans are documented on lender specific 8.5 x 11 plain paper loan documents containing the most up to date Bankers Systems® forms and your credit union's necessary loan documents.
- All loan documentation is verified by AppOne prior to being received by your funding department.
- All dealer funding is managed by AppOne.

Let AppOne be part of your auto lending program. We have specialized in working with independent used auto dealers since 1999 and have the experience, technology and processes to help you successfully deliver top notch used auto financing.

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We make it easy.

- Our Dealer Risk Managers constantly evaluate dealerships and maintain a dealer file with copies of current insurance, bonds and licenses, accessible on demand by your institution.
- Not all dealers make the cut, but those who do sign a comprehensive dealer agreement with personal guarantee. These benefits are passed on to your institution when you sign an AppOne RMS Lender agreement. No need to send a rep out to sign up dealers.
- Our Dealer Account Managers work directly with the dealer so your underwriters can concentrate on underwriting and not managing phone calls.
- Entering a new market takes days, not months. Our Business Development Managers will market your program to dealers so you don't have to.
- Loan Packages come to you ready to fund. All documents and stipulations are checked for accuracy, additional data is collected, income is verified and customer interviews are conducted by our Documentation and Compliance Specialists.
- Funding couldn't be easier. Once a loan is accepted by your institution, funds are transferred to AppOne where the proceeds are held in escrow until proof of lien is submitted by the dealer.

For more details visit www.reyrey.com and search “AppOne Risk Mitigation Services”

To schedule a demo or speak with an account manager contact:

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