

A smiling man and woman are standing next to a silver car. The man is leaning on the steering wheel, and the woman is leaning on the roof of the car. They are both looking towards the camera with pleasant expressions. The background is a bright, modern interior, possibly a car dealership.

LoanPlus^{CMS}[™]
Guided by Spireon[®]

Spireon **LoanPlus CMS** for Credit Unions:
Help Your Members Reach Their Goals. And Build Their Credit.

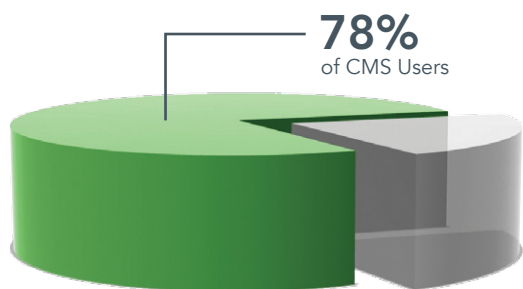


Put More Members Behind the Wheel

You're committed to helping your members reach their financial goals while overcoming their financial challenges. This includes helping them get into the vehicles they want and need. Spireon's LoanPlus CMS connects you to the tools and information you need to offer loans to your higher risk members while supporting them as they rebuild their credit.

Combining patented GPS technology with the cost-efficiencies of a Software-as-a-Service (SaaS) platform, LoanPlus CMS provides a simple, affordable collateral management system to:

- Offer financing to more members
- Improve your members' credit rating
- Increase member satisfaction
- Expand your loan portfolio
- Protect your assets
- Reduce risks and operational costs
- Maximize resources and productivity
- Increase membership and sales



78% of Collateral Management System users improved collections department productivity. Savings of \$300 to \$750 per repossession for CMS users.

* Source: 2011 NABD Survey



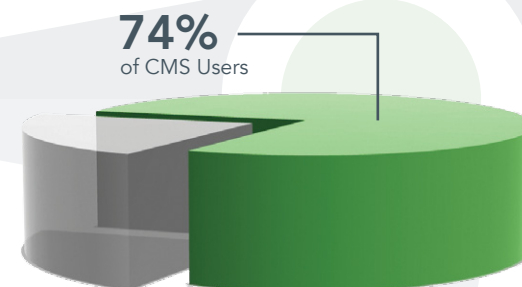
Spireon: The Power Behind LoanPlus CMS

With a long history of product innovation and over 1.5 million active subscribers today, Spireon is the leading provider of Mobile Resource Management (MRM) and Business Intelligence Solutions that connect organizations to their mobile assets and workforces. Spireon's (MRM) platform LoanPlus CMS designed for the automotive lending community offers customized software, programming, installation services and dedicated customer service teams for our financial clients.

With leading market positions in the Automotive Finance industry, Local & Enterprise Fleet Management and Trailer & Logistics markets,

Spireon, Inc. specializes in developing strong business relationships with leading companies worldwide, enabling it to offer affordable world-class risk mitigation, mobile asset management and location based services to its customers.

- Patented, proven technology
- Deep automotive finance experience
- Significant investment in research and development
- Commitment to continual product innovation
- Financial stability and performance
- Over 1.7 million active subscribers
- World-class responsive customer support



74% of Collateral Management System users reduced delinquency rates by 10%

** Source: 2011 NABD Survey*



Simply Powerful Collateral Management

Spireon's LoanPlus CMS connects you to a host of powerful, easy-to-use features designed to connect you to the information you need to better serve your members and their financial goals, including vehicle ownership.

Simple and Affordable

LoanPlus CMS provides online access to powerful collateral management tools without having to invest in costly or complex hardware, software or training.

Highly Scalable

LoanPlus CMS easily scales to accommodate your multiple locations and growing collateral management needs — regardless of how many member and dealer partners you have.

Dedicated, Web-Based Portal

The intuitive, easy-to-use web-based interface makes it simple to manage your collateral and communicate with members to help them make their payments on time. All from your desktop.

Customized For You

Easily customize LoanPlus CMS to mirror your unique workflow and business processes to increase productivity and efficiencies.

Flexible Reports

Generate customized reports that arm you with actionable business intelligence you can use to improve efficiencies, productivity and member services.

Rigorous Privacy Policies

LoanPlus CMS helps you implement and adhere to rigorous privacy policies that comply with state and federal laws, by providing a secure web-based portal and allowing you to determine which individuals can access what information.

Data Protection

All captured data is stored in secured data centers strategically located across the nation. With NSpire, our award winning multi-vertical M2M intelligence platform, we provide real time analytics, through a scalable architecture delivering actionable business intelligence.

Say Yes to More Members

Spireon's LoanPlus CMS equips you with a complete suite of tools that enable you to extend credit to more members with greater confidence and improve your member service while also increasing productivity and efficiencies.

Attract More Members

With LoanPlus CMS, you'll be able to expand your loan products to offer more loans to members and expand your reach to more dealers through indirect loans.

Reduce Your Risk

LoanPlus CMS offers an easy-to-use locate on demand feature allowing for real-time tracking of your assets at any time. By knowing your assets location you can significantly reduce your risk.

Retain More Members

LoanPlus CMS proactively and discretely notifies members when payments are pending or overdue. These payment reminders promote on-time payments and help members rebuild their credit.

Maximize Your Resources

LoanPlus CMS solution integrates with your current portfolio management system allowing you to maximize your resources. With our enhanced and customizable reporting capabilities you can improve efficiencies and productivity.

Decrease Loan Delinquencies

Automated payment reminders, remote starter/disable, and real-time asset tracking result in a dramatic decrease in loan delinquencies. Making it safer for you to offer high-risk financing at competitive rates.

Theft Recovery

In the event of vehicle theft, LoanPlus CMS makes it quick and easy to locate the vehicle and direct law enforcement to that location. Your members will appreciate this added peace of mind as well as potentially lower insurance premiums.





LoanPlus CMS with Express Installation Service has equipped Credit Unions with a powerful tool for improving member services. The full turnkey solution has allowed Credit Unions to broaden their lending to more members, while helping members make their payments and build their credit.

LoanPlus Express Installation Service

Our Express Installation Service combined with our LoanPlus CMS system offers a complete turnkey solution for lenders.

Streamline Operations

No inventory to manage. You call. We deliver. The lender never has to touch the inventory.

Order Online

Credit Unions can place their orders directly through their LoanPlus CMS user interface. Our dispatchers handle the details. You are notified when the job is complete.

Professional Install

Technicians are trained, certified, bonded and insured.

Technical Support

Our technicians have access to the latest vehicle wiring information and installation methods for new vehicles.

Collateral Assessment

All collateral receives a basic on-site inspection. More detailed inspections and reports available upon request.

Fast Service

Installations are completed within 24-48 hours.

Convenient Installs

Nationwide installation services performed at vehicle location (Dealership, customer work, home, etc.) based on availability.

Install Updates

Lender, dealer and consumer communication throughout the installation process.

Verify Services

Basic vehicle information verification included, and any obvious problems or damage is registered.

Optimize Service

Complete operation verification of your LoanPlus CMS system. Full online testing and data entry done by Express associate after installation.

Peace of Mind

Labor guaranteed for up to one year, with full quality control audits on installation and device. Full equipment warranty applies.



Professional Services

The Spireon support team is staffed with expert customer service and account management teams who are armed with a wealth of GPS technology solution usage best practices.

Spireon offers elite professional services to support customers from the first day of engagement. A smooth and seamless implementation of our solutions is critical and our team of experts is on hand to support you from day one.

Several training options ensure that each customer receives the right amount of training for them including both onsite in-person training as well as online sessions.

The training session encompasses:

- Online web portal navigation and usage
- Report generation and access
- Command executions
- Alert set up and access
- And much more

Each customer is provided with a unique 24/7 on-call IT service line, fax number, its own customer service email account and unique solution URL for on-going communication.



"Since adopting LoanPlus CMS, we've seen 100% greater success rates in asset recovery,"

*Lionel Vead
Collections Department Manager First Castle
Federal Credit Union*



Spireon, Joe Gibbs Driven and You: A Winning Team

Customers who join our team benefit from Spireon's strategic partnership with Coach Joe Gibbs and Joe Gibbs Driven (JGD). Owned and operated by Joe Gibbs, the former Super Bowl winning Washington Redskins head coach and owner of three-time NASCAR championship racing teams, JGD understands what it takes to win on the field, on the track, and in business.

Together, we have the winning formula and team to take your credit union to new heights of performance and profitability.

LoanPlus^{CMS}
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Brought to you by

CUsolutions^{GROUP}

Learn More About LoanPlus CMS:

Call: 1-800-262-6285

Visit: cusolutionsgroup.com/LoanPlusCMS

Sign-up for a free webinar at
cusolutionsgroup.com/webinars



Coach Joe Gibbs

3-Time Super Bowl Champion Coach
3-Time Cup Series Racing Champion

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