

AMERICAN FINANCIAL SERVICES ASSOCIATION

10TH AFSA VEHICLE FINANCE CONFERENCE & EXPOSITION

*Sponsored by the AFSA Vehicle Finance Division
and AFSA Education Foundation
Prior to the 89th NADA Convention & Exposition*



**AFSA EDUCATION
FOUNDATION**

Brightening Your Financial Horizon



ALIGNING INDUSTRY GOALS



FEBRUARY 8-10, 2006

**WALT DISNEY'S YACHT CLUB RESORT
LAKE BUENA VISTA, FLORIDA**

FINAL PROGRAM

2006 AFSA VEHICLE FINANCE DIVISION ADVISORY BOARD

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Group Director &
Chief Marketing Officer
HSBC Auto Finance

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Toyota Motor Credit
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Tidewater Finance
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Paul Rindone

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David Stuck

President & CEO
Finance & Thrift Company

Bill Thaxton

Senior Vice President
ACS

Glen Villano

Vice President, Retail
Harley-Davidson Financial
Services, Inc.

Marguerite Y. Watanabe

Practice Manager,
Auto Finance
BenchMark Consulting
International

GENERAL INFORMATION

HOTEL

Walt Disney's Yacht Club Resort
1750 Epcot Resorts Blvd.
Lake Buena Vista, Florida 32830
(407) 934-7000/FAX: (407) 934-3850

ATTIRE

Attire for all activities is resort casual.

REGISTRATION CENTER

Asbury Foyer

Wednesday, February 8

9:00 a.m. - 7:00 p.m.

Thursday, February 9

7:30 a.m. - 6:30 p.m.

EXPOSITION HOURS

Grand Salons 5-8

Wednesday, February 8

noon - 1:30 p.m.

3:00 p.m. - 3:30 p.m.

5:30 p.m. - 7:00 p.m.

Thursday, February 9

8:00 a.m. - 9:00 a.m.

10:00 a.m. - 10:30 a.m.

11:30 a.m. - 12:45 p.m.

3:30 p.m. - 4:00 p.m.

5:30 p.m. - 6:30 p.m.

BADGES/TICKETS

Your badge is your admission to conference sessions and special events. Individual tickets may be purchased at the registration desk for food and beverage events by non-registered spouses/companions. A separate ticket will be provided to registered attendees of the Document Management Roundtable on Friday morning.

BUSINESS CENTER

The Business Center (conference level) offers typing, copying, facsimile, desktop publishing, posters, shipping and sign making services. Hours are 7:00 a.m. - 7:00 p.m. daily.

SPECIAL ACCOMMODATIONS

If special accommodations are needed, including final banquet food restrictions, please bring this to the attention of the AFSA registration staff. AFSA is committed to ensuring access to all events and meeting special needs.

THANK YOU CONFERENCE SPONSORS

AFSA and the Vehicle Finance Division Advisory Board thank the following companies whose support and participation contribute greatly to the success of this conference.

CHAIRMAN'S CLUB (\$5,000+)

Affiliated Computer Services, Inc. (ACS)	<i>Keynote Speaker: Michael Barone</i>
BenchMark Consulting International	<i>Tote Bags/ Document Management Round Table</i>
eOriginal, Inc.	<i>Advisory Board Dinner/ Technology Session/Wednesday Reception</i>
Fidelity Information Systems	<i>Wednesday Luncheon/ Advisory Board Reception/ Incentives Round Table</i>
Locator Technologies, LLC	<i>Dealer Panel</i>
TransUnion	<i>Thursday Reception/Conference Program</i>

PRESIDENT'S CLUB (\$3,500 - \$4,999)

ADP Dealer Services	<i>Thursday Luncheon with Exhibitors</i>
CounselorLibrary.com, LLC Hudson Cook, LLP	<i>Legal Session/ Data Security Roundtable</i>
Spot Delivery (a publication of CounselorLibrary.com, LLC)	<i>Thursday Breakfast</i>

VICE PRESIDENT'S CLUB (\$1,500 - \$3,499)

CSC	<i>Sales Management Round Table</i>
Equifax, Inc.	<i>Consumer Education Session</i>
FDI Collateral Management	<i>Yankelovich Financial Services Industry Report</i>
Lazenby & Associates	<i>Keynote Speaker: Jeffrey Rachor</i>
RSM McGladrey, Inc.	<i>Independents Round Table</i>

MANAGER'S CLUB (\$1,000 - \$1,499)

Bank of America, N.A.	<i>Welcome Party Entertainment</i>
Continental Car Club	<i>Speakers Fund</i>
Experian Information Services, Inc.	<i>Refreshments with Exhibitors</i>
GOLDPoint Systems	<i>Refreshments with Exhibitors</i>
ParaData Financial Systems/ World Acceptance Corporation	<i>Ice Cream Break with Exhibitors</i>

PROGRAM SCHEDULE

*All events are held at WALT DISNEY'S YACHT CLUB RESORT
CONFERENCE CENTER unless otherwise noted.*

TUESDAY, FEBRUARY 7

7:00 p.m. - 10:00 p.m. TODD ENGLISH'S BLUE
VEHICLE FINANCE BOARD ZOO RESTAURANT
RECEPTION & DINNER (DOLPHIN HOTEL)

(by invitation)

**Reception sponsored by Fidelity Information Services
Dinner hosted by eOriginal**

WEDNESDAY, FEBRUARY 8

9:00 a.m. - 7:00 p.m. ASBURY ROTONDA
AFSA REGISTRATION DESK

10:00 a.m. - noon SAYBROOK ROOM
Vehicle Finance Division Advisory Board Meeting
(by invitation)

noon - 1:30 p.m. GRAND SALONS 5-8
WELCOME TO WALT DISNEY WORLD®
LUNCHEON WITH EXHIBITORS
Sponsored by Fidelity Information Systems

1:30 p.m. - 3:00 p.m. ASBURY BALLROOM
OPENING GENERAL SESSION
**Sponsored by Affiliated Computer
Services, Inc. (ACS)**

Welcome



Donald S. Gottwald
2006 Chairman
AFSA Vehicle Finance Division and
Group Director & Chief Marketing Officer
HSBC Auto Finance

AFSA/Industry Update:



Thomas B. Hallman
AFSA Chairman of the Board and
Vice Chairman, Specialty Finance
CIT Group Inc.

Introduction



Bill Thaxton
Senior Vice President
ACS

American Politics 2006



OPENING SPEAKER
Michael Barone
Political Columnist and Senior Writer
U.S. News & World Report

3:00 p.m. - 3:30 p.m.

GRAND SALONS 5-8

REFRESHMENT BREAK WITH EXHIBITORS

Sponsored by GOLDPoint Systems

3:30 p.m. - 4:30 p.m.

ASBURY BALLROOM

ALIGNING WITH THE CONSUMER MINDSET

Sponsored by FDI Collateral Management

Yankelovich Financial Services Industry Report

INTRODUCTION:

James Pierce

SVP, Sales & Marketing

FDI Collateral Management



Speaker:
J. Walker Smith, Ph.D.
President
Yankelovich, Inc.

4:45 p.m. - 5:30 p.m.

ASBURY BALLROOM

ALIGNING WITH NEW TECHNOLOGIES TO REDUCE COSTS, STREAMLINE OPERATIONS AND IMPROVE CUSTOMER AND DEALER SATISFACTION

Sponsored by eOriginal, Inc.



INTRODUCTION:

Jack Stose

Vice President, Sales & Marketing

eOriginal

WEDNESDAY, FEBRUARY 8 (CONT'D)



MODERATOR:

Marguerite Y. Watanabe

Practice Manager, Auto Finance
BenchMark Consulting International



PANELISTS:

Brent D. Burns

President
World Omni Financial Corp./
CenterOne Financial Services



Bryan Caporlette

Chief Operating Officer
and Chief Technology Officer
eOriginal, Inc.



Jeffrey Edwards

Vice President, Operations & Remarketing
Nissan Motor Acceptance Corporation



Pete Kenning

President
Cedar Documents Technologies

5:30 p.m. - 7:00 p.m.

GRAND SALONS 5-8

RECEPTION WITH EXHIBITORS

Reception sponsored by eOriginal, Inc.

Entertainment sponsored by Bank of America, N.A.

FREE EVENING

THURSDAY, FEBRUARY 9, 2006

7:30 a.m. - 6:30 p.m.

ASBURY ROTONDA

AFSA REGISTRATION DESK

8:00 a.m. - 9:00 a.m.

GRAND SALONS 5-8

BREAKFAST WITH EXHIBITORS

Sponsored by Spot Delivery

(a publication of CounselorLibrary.com, LLC)

9:00 a.m. - 10:00 a.m.

ASBURY BALLROOM

ALIGNING WITH DEALERS

Sponsored by Locator Technologies, LLC



MODERATOR:

Dennis McCuiston

Host and Producer
McCuiston Program
PBS Television



PANELISTS:

William Bradshaw

NADA 2006 Chairman
Bradshaw Automotive
Greer, SC



Dale Willey

NADA 2006 Vice Chairman
Dale Willey Automotive
Lawrence, KS



William Willis

NADA 2005 Dealership Operations Chairman
Willis Chevrolet
Smyrna, DE



William Underriner

President
Underriner Motors
Billings, MT

10:00 a.m. - 10:30 a.m.

GRAND SALONS 5-8

REFRESHMENTS WITH EXHIBITORS

Sponsored by Experian Information Services, Inc.

10:30 a.m. - 11:15 a.m.

ASBURY BALLROOM

**ALIGNING WITH THE IMPORTANCE
OF CONSUMER EDUCATION**

Sponsored by Equifax, Inc.

INTRODUCTION:

Allan Fried

AVP, Product Management
Equifax, Inc.



SPEAKERS:

Randy Lively

President & CEO

American Financial Services Association

Washington, DC



Eric Hoffman

Senior Vice President

Powell Tate

Washington, DC

11:30 a.m. - 12:45 p.m.

GRAND SALONS 5-8

LUNCHEON WITH EXHIBITORS

Sponsored by ADP Dealer Services

1:00 p.m. - 2:00 p.m.

ASBURY BALLROOM

**ALIGNING WITH CRITICAL LEGAL AND LEGISLATIVE
ISSUES AFFECTING VEHICLE FINANCE**

**Sponsored by CounselorLibrary.Com, LLC
and Hudson Cook, LLP**



INTRODUCTION:

Robert E. McKew

Senior Vice President, General Counsel

American Financial Services Association



MODERATOR/SPEAKER:

Thomas B. Hudson

Chairman

Hudson Cook, LLP



SPEAKERS:

Robert Cohen

President

Auto Advisory Services, Inc.



Danielle Fagre

Vice President, State Government Relations

American Financial Services Association



Christopher A. Taravella, Esq.

Shareholder

Montgomery, Little & McGrew

2:15 p.m. - 3:30 p.m.

Round Table Discussions

A) Sales Management Best Practices SAYBROOK
Sponsored by CSC

B) Impact of Auto Financing Incentives SALON IV
on Business
Sponsored by Fidelity Information Systems

C) Independents Best Practices SALON III
Sponsored by RSM McGladrey, Inc.

D) Data Security Roundtable SALON II
Sponsored by Hudson Cook, LLP

3:30 p.m. - 4:00 p.m. GRAND SALONS 5-8
ICE CREAM BREAK WITH EXHIBITORS
**Sponsored by ParaData Financial/
World Acceptance Corporation**

4:00 p.m. - 5:00 p.m. ASBURY BALLROOM
ALIGNING WITH DEALER ETHICS AND COMPLIANCE
Sponsored by Lazenby & Associates



PRESIDING:
Bobby Lazenby
President
Lazenby & Associates



KEYNOTE SPEAKER:
Jeffrey C. Rachor
President & COO
Sonic Automotive Group, Inc.

5:30 p.m. - 6:30 p.m. GRAND SALONS 5-8
RECEPTION WITH EXHIBITORS *(last chance to visit)*
Sponsored by TransUnion

FRIDAY, FEBRUARY 10, 2006

7:30 a.m. - 8:00 a.m.

ASBURY FOYER

CONTINENTAL BREAKFAST

Sponsored by BenchMark Consulting International

8:00 a.m. - 11:00 a.m.

ASBURY D

DOCUMENT MANAGEMENT ROUNDTABLE

**Facilitated and sponsored by
BenchMark Consulting International**

Advance registration and ticket required.

This interactive forum will draw on the experience of auto financing captives, banks and auto finance companies to address current document management trends, best practices and future challenges.

FACILITATORS:

Ms. Marguerite Y. Watanabe

Practice Manager, Auto Finance
BenchMark Consulting International

George Halloran

Industry Consultant
BenchMark Consulting International

11:15 a.m.

HAWK'S LANDING GOLF CLUB

AFSA EDUCATION FOUNDATION GOLF TOURNAMENT

(ORLANDO MARRIOTT
WORLD CENTER)

Transportation departs Asbury Lobby of Conference Center at promptly 11:15 a.m. "Shot-gun" start at noon. Box lunch provided. If driving, see hotel concierge for directions.

Pick up pairings and purchase "mulligans" at AFSAEF Booth (#29) in the Exposition Center.

EXHIBITORS

AFFILIATED COMPUTER SERVICES, INC. (ACS)

Dallas, Texas

Contact: **Nancy McDonald**, *Vice President*

Tele: 214-841-8415

Fax: 214-826-8544

E-mail: Nancy.McDonald@acs-inc.com



ACS is the leading provider of fully diversified end-to-end business process outsourcing (BPO) and information technology (IT) solutions to commercial and government clients worldwide. A FORTUNE 500 company with more than 55,000 people in 750 global locations who support client operations in nearly 100 countries. In the finance industry, ACS provides end-to-end software application and business process outsourcing tools, including applications, systems and services to help lenders streamline operations and more effectively achieve their business goals.

AFSA EDUCATION FOUNDATION

Washington, DC

Contact: **Susie Irvine**, *President & CEO*

Tele: 202-466-8611

Fax: 202-223-0321

E-mail: Susie@afsamail.org



Stop by to get a copy of *Understanding Vehicle Financing* and learn about MoneySKILL™, an online personal finance course aimed at millions of high school students who graduate each year without a basic understanding of money management fundamentals.

EXHIBITORS

AFSA MEMBERSHIP SERVICES

Washington, DC

Contact: **Sheilah J. Harrison, CAE**
Vice President, Membership Services

Tele: 202-466-8602

Fax: 202-223-0321

E-mail: sharrison@afsamail.org



Learn about the many benefits of membership in AFSA and the Vehicle Finance Division including complimentary use of the StateScape®, an online state legislative analysis and reporting service that tracks and monitors issues of interest to the vehicle finance industry in 50 states.

AIRCEPT

Lake Forest, CA

Contact: **Reggie Ponsford**
Vice President-Sales

Tele: 949-784-2880

Fax: 949-260-0889

E-mail: kglenn@aircept.com



Aircept-GPS Tracking system Aircept, the US division of AirLQ, has been selling GPS (Global Positioning System) location based devices to the subprime banking industry for almost 10 years. During the last few years, however, this industry has seen the largest surge of growth in its history when utilizing GPS technologies to recover past-due assets. Aircept's patented device gives you the ability to locate the Dealers overdue or missing inventory in real time.

ALLISON PAYMENT SYSTEMS

Indianapolis, IN

Contact: **Kevin Thomas**

VP-Customer Relationship Mgmt.

Tele: 800-755-2440, x-2711

Fax: 317-808-2477

E-mail: kthomas@apsllc.com



With various proven products and services that aid the Vehicle Finance industry, Allison Payment Systems sets the standard for quality and timeliness throughout the industry. Not only a provider of print and mail communications, APS specializes in various e-commerce solutions to improve your marketing and customer service.

AWARE

Washington, DC

Contact: **Parag Chokshi**, *Representative*

Phone: 866-693-4464

Email: info@autofinancing101.org



AWARE (Americans Well-informed on Automobile Retailing Economics) is a collaborative industry effort to provide consumers with information, tools, and other resources to better understand the auto financing system.

BUSINESS VITALS

Columbia, SC

Contact: **Greg Brewer**

VP Sales & Marketing, Alliances

Tele: 803-753-5200, x 106

E-mail: gbrewer@businessvitals.com



IT Risk Management. BV is highlighting “Branch-in-a-Box” IT, security, and telecom solutions to simplify the start-up and ongoing management of branch lending offices.

CAPITALSOURCE

Chevy Chase, MD

Contact: **Jeff Galle**

National Director of Business Development

Tele: 301-841-2700

Fax: 301-841-2370

E-mail: jgalle@capitalsource.com



The Structured Finance Group at CapitalSource is dedicating significant expertise and financial resources to meeting the capital needs of the independent auto finance industry. We specialize in providing capital from \$1 - \$50 million to direct and indirect lenders throughout the United States. Speed, knowledge and financial strength differentiate CapitalSource from the competition.

CARLETON, INC.

South Bend, IN

Contact: **Dan Hickey**, *Director of Sales*

Tele: 574-243-6040, ext. 231

Fax: 574-243-6060

E-mail: dhickey@carletoninc.com



Carleton is the country's leading supplier of loan quoting and calculation compliance software. Carleton offers platform systems, ASP Internet solutions, and integrated software subroutines designed for interfacing within other company's software applications.

CENTERONE FINANCIAL SERVICES

Deerfield Beach, FL

Contact: **Jim Slowinski**, *Director*

Tele: 954-420-3289

Fax: 954-596-7865

E-mail: jim.slowinski@ctrone.com



CenterOne Financial Services, a part of JM Family Enterprises, Inc. provides innovative third-party servicing solutions including: originations, loan and lease servicing, collections, pro active remarketing, vehicle repossessions/remarketing, back-up servicing and portfolio services.

COUNSELORLIBRARY.COM, LLC/ HUDSON COOK LLP

Hanover, MD

Contact: **Tom Hudson**, Hudson Cook, LLP

Tele: 410-865-5411

Fax: 410-684-2001

E-mail: tbhudson@hudco.com



CounselorLibrary.com, LLC, an affiliate of Hudson Cook, is a collection of comprehensive, legal tools for compliance professionals, covering every aspect of consumer credit finance. Please contact us at www.counselorlibrary.com or 877-464-8326.

CSC

Austin, TX

Contact: **LaDonna Hansen**

Director of Marketing, Banking Division

Tele: 800-345-7672

E-mail: inforequests@csc.com



CSC offers independent, third-party, auto and consumer loan servicing from acquisition through liquidation via ASP or BPO; including insurance tracking, warranty processing and debt protection.

FDI COLLATERAL MANAGEMENT

Sacramento, CA

Contact: **James Pierce**

SVP-Sales and Marketing

Tele: 916-921-4390, ext. 105

E-mail: JamesP@fdielt.com



FDI is the best practices focused Vehicle Title Administration company, dedicated to effectively manage both paper and e-titles. We have an unwavering commitment to world-class customer satisfaction while securely processing millions of title transactions every month. Over 500 key financing organizations nationwide are aggressively reducing cost, freeing up critical resources and better satisfying their customers through FDI's solutions and services.

FIDELITY INFORMATION SERVICES

Jacksonville, FL

Contact: **Scarlett Smith**

Tele: 501-220-5650

Fax: 501-220-6344

E-mail: scarlett.smith@fnf.com



Fidelity Information Services provides leading global Automotive Finance IT products that provide the critical link between technology and business optimization including Origination, eContract Hosting, Loan and Lease Accounting, Dealer Wholesale, Default Management, ePresentment, ePayment and Document Services.

FORT KNOX NATIONAL COMPANY

Elizabethtown, KY

Contact: **Jennifer Simpson**

Corporate Business Development

Tele: 866-872-7531 x.2643

Fax: 888-830-4501

E-mail: jsimpson@fknc.com



Fort Knox National Company offers electronic payment processing through multiple channels including Speech Recognition IVR, CSR, and Web; and supports ACH and card-based payment methods.

JP MORGAN

New York, NY

Contact: **Kevin Pruner, Vice President**

Tele: 212-623-5637

Fax: 212-623-5982

E-mail: kevin.pruner@chase.com



Our Systems and Services Technologies, Inc. (SST) provides full outsource, third party auto loan servicing solutions including computerized capability such as vehicle remarketing and title administration.

EXHIBITORS (CONT'D)

KNIGHT MANAGEMENT INSURANCE SERVICES, LLC

Los Angeles, CA

Contact: **Stephen Su**

Vice President-Corporate Development

Tele: 323-692-8843

Fax: 323-954-5331

E-mail: ssu@knightcompany.com



We offer customized insurance programs for asset protection for lenders and finance companies. Our products and services include Single/Dual Interest Collateral Protection Programs, GAP insurance & Captive Management Programs.

LEE & MASON FINANCIAL SERVICES

Northville, NY

Contact: **Christopher Muller**

Vice President

Tele: 877-562-4311, ext. 301

Fax: 518-863-9118

E-mail: cmuller@leeandmason.com



We provide custom-designed risk management solutions to auto lenders throughout the US. Our programs include LSI, GAP, Tracking, CPI and other coverages.

M & B JEWELRY COMPANY

Chattanooga, TN

Contact: **John Blair,**

Director Marketing/Sales;

Robby Tyson, Vice President

Tele: 678-445-7981

Fax: 678-445-7982

E-mail: johnb4623@aol.com



Gold and Diamond Jewelry, promotion products.

MASTERFILES

Dallas, TX

Contact: **Cheryl Mitchell**

Tele: 972-490-3282

Fax: 972-490-4116

E-mail: cherylm@masterfiles.com



FIND...LOCATE...IDENTIFY JUST ABOUT ANYONE:

MasterFiles, a Texas based company and a leading data solutions provider makes it easy with Reach411, Probe360 and Probe Plus. Search by name or SSN. Locate cell phone and non-published phones in real time access. It's easy with Probe360, the complete individual reference lookup system.

N.A.D.A. OFFICIAL USED CAR GUIDE COMPANY

McLean, VA

Contact: **Steven Stafford**

Account Executive

Tele: 800-544-6232 x7275

Fax: 703-821-7269

E-mail: sstafford@nada.org



The N.A.D.A. Official Used Car Guide® Co. has provided used vehicle valuation products and services since 1933. In addition to the N.A.D.A. Official Used Car Guide®, N.A.D.A. offers the N.A.D.A.e-Valuator® software family, developers tools, the ATD/N.A.D.A. Official Commercial Truck Guide®, AuctionNet® Online, consumer (www.nadaguides.com) and business Web sites (www.nada.com/b2b), and full line of appraisal guides.

NATIONAL ARBITRATION FORUM

Philip B. Ytterberg, Esq.

Vice President and

Assistant General Counsel

Tele: 952-516-6425

Fax: 866-743-4517

E-mail: pytterberg@arb-forum.com



The National Arbitration Forum provides out-of-court solutions to resolve disputes more efficiently and cost-effectively. Our national panel of legally trained neutrals resolve cases by applying substantive law. Contact us at 877-655-7755 or visit our Web site at www.arbitration-forum.com.

NOMIS SOLUTIONS

San Bruno, CA

Contact: **Matthew Nestor**

Client Executive

Tele: 704-726-6962

E-mail : matthew.nestor@nomissolutions.com



Nomis Solutions is the leader in profit-based pricing for financial services. Our solutions help business line managers formulate the best possible prices to substantially increase profitability without sacrificing revenue or market share. The Nomis Price Optimizer™ suite of products encompasses solutions for consumer and small business banking, as well as commercial banking.

ON TIME PAYMENT PROTECTION SYSTEMS

Temacula, CA

Contact: **Ashley Herndon**

Vice President

Tele: 951-296-5677

Fax: 949-279-6062

E-mail: aherndon@ppsontime.com



ON TIME® is the premier Asset and Payment Control System that changes peoples payment behavior. ON TIME does not require over the air messaging.

PASSTIME

Littleton, CO

Contact: **Stan Schwarz**
Chief Executive Officer

Tele: 303-623-5339

Fax: 303-225-8343

E-mail: cschwarz@passtimeusa.com



PassTime™ offers dealerships and finance companies a complete range of GPS and starter-interrupt payment solutions. PassTime currently serves over 2000 dealerships nationwide, with over 250,000 units deployed in the field protecting over \$1 Billion in assets.

PENN HILL ASSOCIATES

Pawleys Island, SC

Contact: Tim Harrelson, President

Tele: 843-237-8988

Fax: 843-235-9220

E-mail: tharrelson@pennhillassociates.com



Penn Hill Associates is an expert in “personnel solutions” for the Auto Finance, Consumer Finance and Mortgage Banking industry. Since 1976 we have been working with companies both large and small, assisting them in procuring their most valuable asset. Come by our booth, take a load off your feet and let us give those shoes a shine.

PERSONIX

Stafford, TX

Contact: **Jeff Betzing**

Sr. Sales Executive

Tele: (281) 274-6321

E-mail: Jeff.Betzing@fiserv.com



Winner of Madison Advisors 2005 Best Practices Award, Personix creates documents tailored to a market of one with sophisticated solutions including data composition, address hygiene, high-speed laser printing, and automated inserting and mailing. Visit Personix at www.personix.com.

EXHIBITORS (CONT'D)

SHAW SYSTEMS ASSOCIATES, INC.

Richmond, VA

Contact: **Mike Moore**

Senior Account Executive

Tele: 804-272-3800, Ext. 225

Fax: 804-272-1727

E-mail: mmoore@shawsystems.com



Shaw Systems is the leading provider of finance industry solutions, including loan/lease servicing and collections/recovery, all backed by expert consulting and Internet tools.

STATE NATIONAL COMPANIES

Contact: **Tammie Clark**

Sales & Marketing Coordinator

State National Companies

Tele: 817-265-2000 Ext. 1258

Fax: 817-861-1051



Now there's help managing charge-offs with collateral protection from State National, the CPI specialist. Backed by our "A" (Excellent) rated insurance company, our program is the choice of successful lenders nationwide to effortlessly protect their auto portfolios from uninsured collateral losses and meet their growth goals.

SUPERSOLUTIONS CORPORATION

Eden Prairie, MN

Contact: **Paul Mattiacci**

Director of Sales & Marketing

Tele: 952-942-6297

Fax: 952-942-6451

E-mail: paul.mattiacci@supersolutions.com



Daybreak™ is a comprehensive consumer lending system that streamlines all aspects of automobile financing from origination to servicing and collections, across a single relational database, thus increasing productivity, improving customer service and reducing risk. Since 1998, Daybreak™ has been selected by premiere automotive lenders to help reduce costs and increase efficiencies.

EXHIBITORS (CONT'D)

TAX WISE, INC.

Rome, GA

Contact: **Hunter Thornton**

Senior Account Executive

Tele: 800-755-7473 Ext. 1037

Fax: 706-290-7256

E-mail: hthornton@taxwise.com



Universal Tax Systems is an industry leader in tax preparation technology and services. We provide software and services to over 70,000 tax preparers who file over 5 million electronic returns annually.

UNIVERSAL TRAINING

Northbrook, IL

Contact: **Mary Carolan-Doyle**

Senior Vice President

Tele: 847-498-7466

Fax: 847-498-9608

E-mail: mcarolan@universaltraining.com



Founded in 1968, Universal Training specializes in custom training and performance improvement solutions for consumer, retail, automotive finance; third party credit services, bank card operations, and call centers for both new hire and experienced credit/collections staff. Training in collections, customer service, credit extension/authorizations, sales skills, performance management, and more.

VAN WAGENEN FINANCIAL SERVICES

Eden Prairie, MN

Contact: **Pat Nichols**

Marketing Administration

Tele: 800-437-5171

Fax: 952-833-9411

E-mail: pnichols@vanwagenen.com



van Wagenen Financial Services is the ABA endorsed provider of Collateral Protection, Blanket Single Interest Insurance, REO and Forced Placed Property Insurance, Mortgage E&O and Impairment Insurance. In addition to the endorsed products, van Wagenen provides additional insurance and tracking programs for lending institutions.

VANTAGEILM

Pasadena, CA

Mark Gleason, *VP Sales*

Tele: 626-262-4184

Fax: 626-270-4155

E-mail: mgleason@vantageilm.com



VantageILM is the leading next generation integrated loan management system that places best practices origination, collections, asset and document management, and accounting in one platform.

VENTURE ENCODING

Fort Worth, TX

Contact: **Jim Linker**

Marketing Administrator

Tele: 817-283-9500

Fax: 817-868-1705

E-mail: Jlinker@venture-encoding.com



Venture provides innovative billing document solutions to automobile lenders. One-to-One Messaging, Mail Tracking, online customer care tools, EBPP, and statement marketing compliment Venture's traditional print and mail services.

AFSA 2006 EVENTS

11th Marketing Forum

March 1 - 2, 2006 ★ Hamilton Crowne Plaza Hotel
Washington, DC

23rd Independents Conference & Exposition

March 29 - April 1, 2006 ★ Westin La Cantera Resort
San Antonio, Texas

Jump\$tart Coalition Dinner

April 5, 2006 ★ Renaissance Hotel
Washington, DC

6th Finance Industry Conference for European Fixed Income Investors

April 26-27, 2006 ★ Hilton Amsterdam
The Netherlands

16th Finance Industry Conference for Fixed Income Investors

May 15-17, 2006 ★ Baltimore Marriott Waterfront
Baltimore, Maryland

National Institute on Consumer Credit Management for Branch Managers

June 4-9, 2006 ★ Marquette University
Milwaukee, Wisconsin

Management Development Program for Middle Managers

July 9-21, 2006 ★ University of North Carolina
Chapel Hill, North Carolina

State Government Relations Forum / NACCA Annual Meeting

September 27-29, 2006 ★ Hyatt Regency Savannah
Savannah, Georgia

90th Annual Business Meeting & Leadership Conference

October 28 - 31, 2006 ★ The Ritz-Carlton Hotel
Washington, DC

American Financial Services Association

919 18th Street, NW, Suite 300
Washington, DC 20006-5517
(202) 296-5544/FAX: (202) 223-0321
www.afsaonline.org