

An

INVITATION TO EXHIBIT

at AFSA's 2009

CONSUMER FINANCIAL SERVICES INDUSTRY EXPOSITIONS



Providing access to the \$500 Billion Consumer Credit Marketplace including Vehicle Finance/Leasing, Credit Cards, Mortgage Lending, and Consumer Finance

13TH ANNUAL VEHICLE FINANCE CONFERENCE & EXPOSITION

*Held prior to the 92nd Annual NADA
Convention and Exposition*

JANUARY 21-23, 2009

Sheraton New Orleans Hotel
New Orleans, Louisiana

26TH ANNUAL INDEPENDENTS CONFERENCE & EXPOSITION

MARCH 18-21, 2009

Bellagio Resort & Casino
Las Vegas, Nevada

VEHICLE FINANCE

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SANJIV YAJNIK

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VP, Member Services
American Financial Services
Association

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Staff Liaison
VP, Meetings & Conferences
American Financial Services
Association

A N I N V I T A T I O N

TO EXHIBIT

On behalf of the **American Financial Services Association (AFSA)** and its affiliates, the **AFSA Vehicle Finance Division** and **AFSA Independents Section**, we would like to invite industry providers to showcase their products and services at two of the industry's premier expositions.

The **13th Vehicle Finance Conference & Exposition**, on January 21-23, 2009 at the Sheraton New Orleans Hotel in New Orleans, Louisiana will attract over 400 senior management representatives from the vehicle finance and leasing industry (new and pre-owned) including companies specializing in prime, near prime, and sub prime vehicle finance. Here as in past years, the conference is held immediately prior to NADA's 92nd Annual Convention & Exposition.

The AFSA Independents Section will hold its **26th AFSA Independents Conference & Exposition** on March 18-21, 2009 at the Bellagio Resort & Casino in Las Vegas, Nevada. This 3-1/2 day event brings together over 350 owners and operators of traditional independent consumer finance companies nationwide to participate in a program which features a mix of education, networking and social activities. In addition, the AFSA Board of Directors and association leadership will hold its annual Spring meeting immediately prior to the conference and will be in attendance at the Opening Welcome Reception held in the Exposition Center.

Both conferences include numerous opportunities to meet one-on-one with industry providers during events held in the Exposition Center.

We're also very excited to offer newly-enhanced floor plans for the exhibit hall. In an effort to improve traffic flow throughout the room, increasing exposure for all booths, we have placed lounges with flat-screen TV's and one Cyber Station in the corners of the room.

The preliminary programs with exhibit hours are included in this brochure. A **\$350 discount** will be provided to companies exhibiting at both conferences.

If you would like to receive the 2008 attendance roster for either or both of these conferences, please e-mail Matt Gannon, Vice President of Marketing, at mgannon@afsamail.org or call Matt at 202-776-7301.

We look forward to having you with us.

Sincerely,



Stephen E. Smith
Chair
AFSA Vehicle Finance Division
Senior Vice President,
Financial Services
American Honda Finance Corp.



Timothy L. Stanley
Chair
Independents Section
President & CEO
Heights Finance
Corporation

THE AFSA VEHICLE FINANCE DIVISION is pleased to announce that its 13th Annual AFSA Vehicle Finance Conference and Exposition will once again be held immediately prior to NADA's 92nd Annual Convention and Exposition in New Orleans, Louisiana. The expanded program and exposition reflects the continuing growth and importance of this segment of the association's membership as well as AFSA's increasing participation and joint efforts with the National Automobile Dealers Association (NADA).



THE MARKETPLACE

The American Financial Services Association (AFSA) created the Vehicle Finance Division for its active and associate members having a significant interest in the consumer financing and leasing of new and pre-owned vehicles. Division members include: captive vehicle finance companies; diversified financial services companies providing financing and leasing of all makes and models; finance companies specializing in prime, and subprime auto finance; and industry suppliers.

PROGRAM FOCUS

This annual conference and exposition provides networking and educational opportunities for industry executives, banks, rating agencies, accounting firms, analysts and industry suppliers to meet and discuss the challenges and opportunities in vehicle financing. NADA members are also encouraged to attend.

WHO ATTENDS

- Chairmen/CEOs/Presidents
- Senior Vice Presidents
- Chief Financial Officers
- Data Security/Fraud Specialists
- Operations Executives
- Marketing/E-Commerce Executives
- Special Invitation to Auto Dealers

WHAT EXHIBITORS RECEIVE

Each exhibiting company receives two complimentary conference registrations per booth providing access to educational sessions, meal functions and social events to share experiences and develop business relationships. In addition, complete pre-and-post attendee rosters will be available electronically.

OTHER VALUE-ADDED BENEFITS

- Listing on conference Web site at www.vehiclefinanceconference.com and link to your company site.
- Recognition in promotional mailings and final program
- Recognition on-site at Opening Session
- Exhibitor identification with special ribbon
- Booth furnishings
- Pre-and-post electronic attendee mailing lists
- Complimentary registration includes:
 - Attendance at all educational sessions
 - Receptions
 - Breakfasts
 - Luncheon
 - Refreshment breaks



PRELIMINARY PROGRAM

WEDNESDAY, JANUARY 21

noon – 5:00 p.m.
Exhibit Set Up

5:30 p.m. – 7:30 p.m.
Reception with Exhibitors

THURSDAY, JANUARY 22

7:30 a.m. – 8:30 a.m.
Breakfast with Exhibitors

10:15 a.m. – 10:45 a.m.
Refreshment Break with Exhibitors

noon – 1:00 p.m.
Luncheon with Exhibitors

3:30 p.m. – 4:00 p.m.
Refreshment Break with Exhibitors

6:00 p.m. – 7:00 p.m.
Reception with Exhibitors

FRIDAY, JANUARY 23

7:30 a.m. – 8:45 a.m.
Continental Breakfast with Exhibitors
Last chance to visit with exhibitors

8:45 a.m.
Exhibit Teardown

AFSA VEHICLE FINANCE EXPOSITION FLOORPLAN

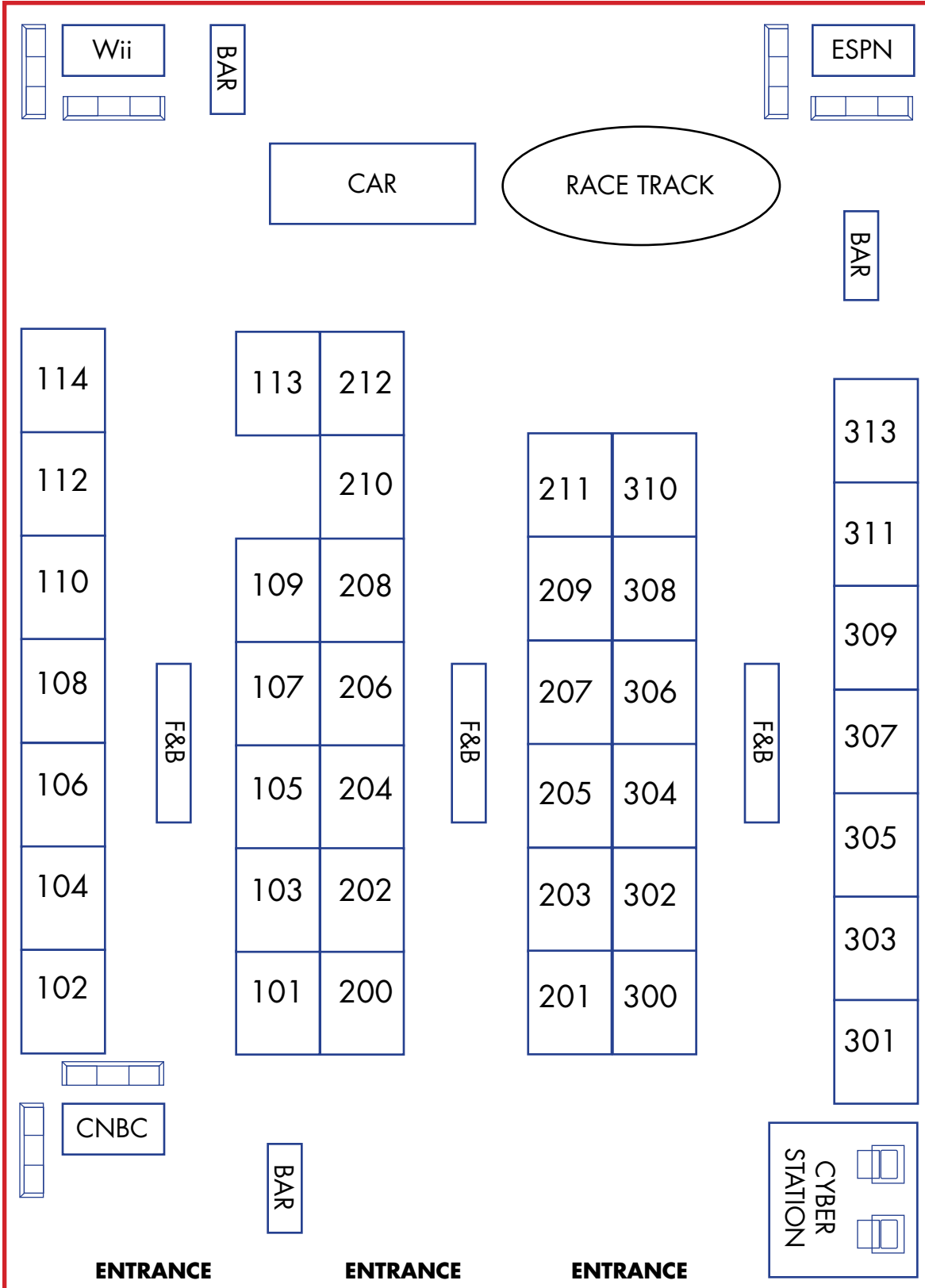


EXHIBIT BOOTH PRICE

Each 8'x10' booth space includes table, chairs and signage.

FEES:

AFSA Member - \$2,595
 *Non-member - \$3,695

Exhibit fee includes two complimentary registrations to the AFSA Vehicle Finance Conference.

*Join AFSA for only \$1,500 your first year (instead of \$2,500) and take advantage of the \$1,100 discount to exhibit at the member rate. E-mail Matt Gannon for an Associate Membership Application at mgannon@afsamail.org

FOR MORE INFORMATION

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 Vice President, Marketing

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 20006-5517

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E-mail:

mgannon@afsamail.org

Web sites:

www.vehiclefinanceconference.com

www.afsaonline.org

26TH ANNUAL INDEPENDENTS CONFERENCE & EXPOSITION

MARCH 18-21, 2009 • BELLAGIO RESORT & CASINO • LAS VEGAS, NEVADA

www.independentsconference.com

This year's **26TH ANNUAL INDEPENDENTS CONFERENCE AND EXPOSITION** will cover important operational topics for the independent operator including the impact of identity theft, technology, funding, and financial trends among other timely issues. Ample time will be provided for independent operators to meet with exhibitors to learn about the newest products and services available in the marketplace.



THE MARKETPLACE

The American Financial Services Association (AFSA) is the national trade association representing the consumer credit industry. AFSA, with over 350 member companies and 9,000+ operating offices nationwide, represents a \$500 billion market.

WHO SHOULD ATTEND

- Owners (Chairmen/CEOs Presidents)
- Chief Financial Officers
- Senior Management
- Operating Executives
- Marketing Executives
- Human Resources Executives

WHAT EXHIBITORS RECEIVE

Each exhibiting company receives two complimentary conference registrations per booth to gain access to educational sessions, meal functions and social events to share experiences and develop business relationships.



OTHER VALUE-ADDED BENEFITS

- Recognition in promotional mailings and final program
- Recognition on-site at Opening Session
- Listing on conference Web site at www.independentsconference.com and link to your company site.
- Exhibitor identification with special ribbon
- Booth furnishings
- Pre- and post-electronic attendee mailing lists
- Complimentary registration includes:
 - Admission to all educational sessions
 - Receptions
 - Breakfasts
 - Luncheons
 - Refreshment Breaks
 - Closing Banquet

PRELIMINARY PROGRAM

WEDNESDAY, MARCH 18

6:00 p.m. - 8:00 p.m.

Welcoming Reception with Exhibitors

THURSDAY, MARCH 19

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

Continental Breakfast with Exhibitors

10:15 a.m. - 10:45 a.m.

Refreshment Break with Exhibitors

12:45 p.m. - 1:45 p.m.

Luncheon with Exhibitors

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

Reception with Exhibitors

Free Evening for

Private Entertaining

FRIDAY, MARCH 20

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

Continental Breakfast with Exhibitors

SATURDAY, MARCH 21

1:00 P.M. - 5:00 P.M.

Golf Outing

26TH ANNUAL INDEPENDENTS CONFERENCE & EXPOSITION

MARCH 18-21, 2009 • BELLAGIO RESORT & CASINO • LAS VEGAS, NEVADA

www.independentsconference.com

AFSA INDEPENDENTS EXPOSITION FLOORPLAN

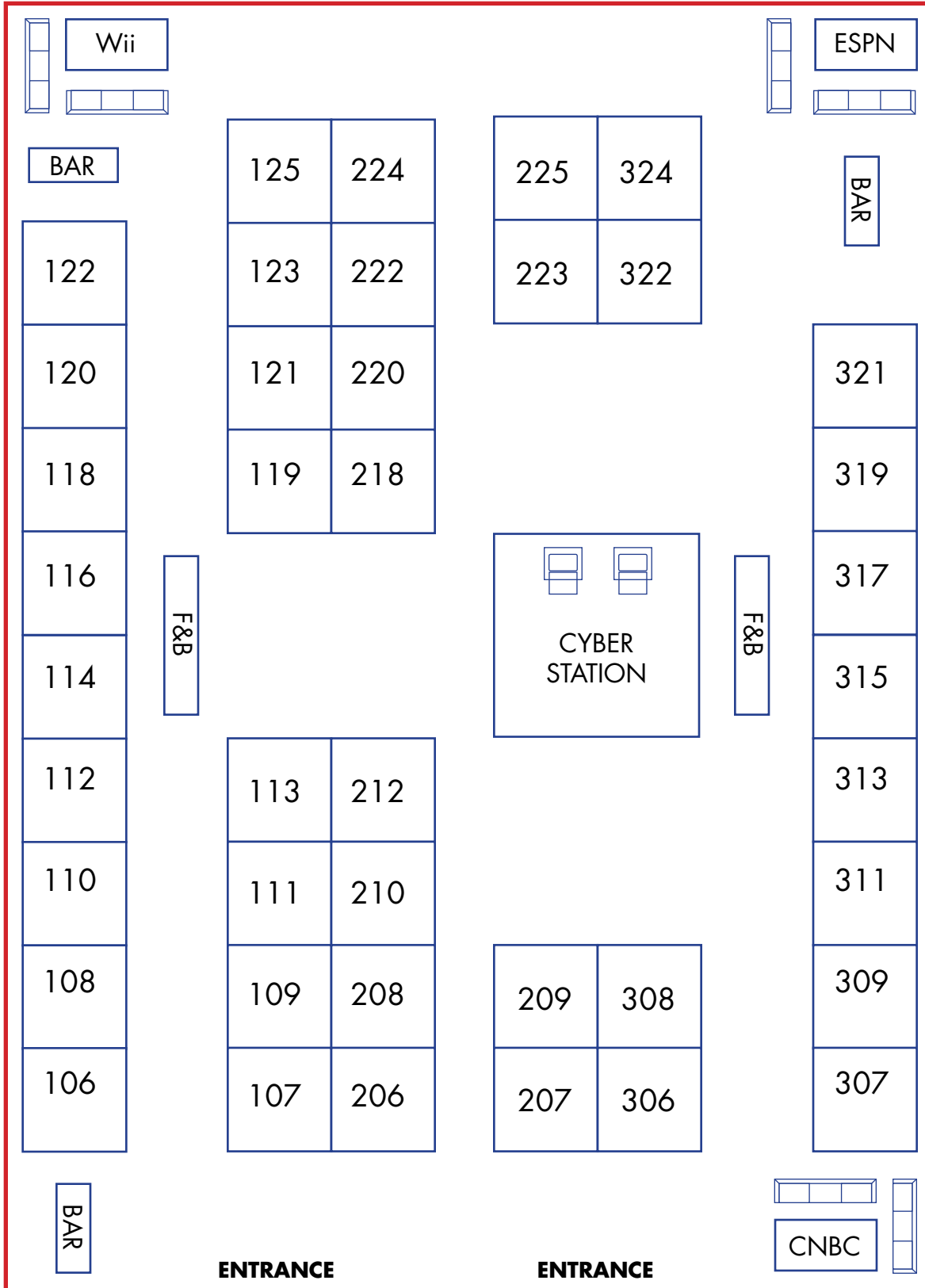


EXHIBIT BOOTH PRICE

Each 8'x10' booth space includes table, chairs and signage.

FEES:

AFSA Member - \$2,595

*Non-member - \$3,695

Exhibit fee includes two complimentary registrations to the AFSA Independents. Take an additional \$350 discount to exhibit at the Independents Conference, if you also exhibit at the Vehicle Finance Conference.

*Join AFSA for only \$1,500 your first year (instead of \$2,500) and take advantage of the \$1,100 discount to exhibit at the member rate. E-mail Matt Gannon for an Associate Membership Application at mgannon@afsamail.org

FOR MORE INFORMATION

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E-mail:

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Web sites:

www.independentsconference.com

www.afsaonline.org

Visit www.independentsconference.com for up-to-date information

EXHIBITING COMPANIES

at the 2008 Expositions

ACS	Fidelity National Information Services	PDP Group, Inc.
Aercept	Finance Express	ParaData Financial Systems
Allied Business Systems	GC Services	Park National Bank- Structured Warehouse
Allison Payment Systems	Global Connect	PassTime
American Modern Insurance Group	GOLDPoint Systems	Penn Hill Associates
Ascension Capital Group	i-fl ex solutions inc.	Personix
AWARE	Infolmage	PTS Financial Services
BenchMark Consulting International	Knight Insurance Group	ReMark Capital Group, LLC
Bryce Jewelry Manufacturer	Magnum	RSM McGladrey, Inc. & McGladrey & Pullen, LLP
CapitalSource	Megasys, Inc.	Source International, Inc.
Carleton, Inc.	Metavante Lending Solutions	State National Companies
CenterOne Financial Services	Microdynamics Group	SubPrime Auto Finance News
CM Jewelry Manufacturing	myEZ Car Care	Summit Consumer Receivables Fund, LLP
Concord Servicing Corporation	NADA Used Car Guide	Tax Tech
Continental Car Club	National Arbitration Forum	TaxWise
CounselorLibrary.com, LLC/ Hudson Cook LLP	National Creditors Connection, Inc. (NCCI)	Teledata Communications, Inc. (TCI)
Cypress Software Systems	National Insurance Crime Bureau (NICB)	United Motor Club of America, Inc
DataScan Technologies	Nomis Solutions	Universal Training
DIVDAT	ONTIME/Sekurus	VantagelM
eOriginal	Overby-Seawell Company	VINtek, Inc.
Experian Automotive	PAR North America	WALKAWAY USA
FDI Collateral Management		Wolters Kluwer Financial Services/ AppOne

Vehicle Finance Conference Web site
www.vehiclefinanceconference.com

Independents Conference Web site
www.independentsconference.com



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