



9TH VEHICLE FINANCE CONFERENCE & EXPOSITION

DRIVING THE FUTURE OF THE VEHICLE FINANCE INDUSTRY

**JANUARY 26-27, 2005
THE RITZ-CARLTON HOTEL
NEW ORLEANS, LOUISIANA**

FINAL PROGRAM

**2005 AFSA VEHICLE FINANCE DIVISION
ADVISORY BOARD**

Chairman

Richard J. Mossburg
Senior Vice President &
General Counsel
AmeriCredit Financial
Services, Inc.

Chris Ballinger
Corporate Manager, Treasury
Toyota Motor Credit
Corporation

Nathan D. Benson
Chief Executive Officer
Tidewater Finance Company,
Inc.

Brent Burns
President
World Omni Financial Corp.

Dietmar Exler
Vice President, Chrysler
Brands Marketing
DaimlerChrysler Services
North America LLC

Gary Flowers
Senior Vice President
ACS

Donald S. Gottwald
Managing Director
Saab Financial Services Corp.

Thomas B. Hudson
Senior Partner
Hudson Cook, LLP

Carol J. Knorr
Vice President, Marketing &
Development
GMAC Financial Services

Steven R. Lambert
President & CEO
Nissan Motor Acceptance
Corporation

James M. Landy
President
Triad Financial Corporation

Gary Lorenz
President, Auto Indirect
Wells Fargo Financial
Acceptance

Mary McDowell
President & CEO
CitiFinancial Auto Finance

Kathryn H. Marczak
Vice President, Chief Credit
& Administrative Officer
Harley-Davidson Financial
Services, Inc.

Stephen W. Prough
President & CEO
Long Beach Acceptance
Corp.

David Stuck
President & CEO
Finance & Thrift Company

Marguerite Watanabe
Practice Manager, Auto
Finance
BenchMark Consulting
International

GENERAL INFORMATION

HOTEL

The Ritz-Carlton Hotel
921 Canal Street
New Orleans, Louisiana 70112
(504) 524-1331/FAX: (504) 670-2884
or (504) 524-7675

ATTIRE

Attire for all activities is resort casual.

REGISTRATION CENTER

Grand Ballroom Foyer
Wednesday, January 26
8:00 a.m. - 7:00 p.m.

Thursday, January 27
7:30 a.m. - 6:30 p.m.

EXPOSITION HOURS

Grand Ballroom

Wednesday, January 26
noon - 1:30 p.m.
3:00 p.m. - 3:30 p.m.
5:30 p.m. - 7:00 p.m.

Thursday, January 27
7:45 a.m. - 8:45 a.m.
9:45 a.m. - 10:15 a.m.
12:30 p.m. - 1:45 p.m.
3:00 p.m. - 3:30 p.m.
5:45 p.m. - 7:00 p.m.

BADGES/TICKETS

Please wear your badge at all times. It is your admission to all conference sessions and special events.

BUSINESS CENTER

The Business Center is located on the 3rd floor, which is also the Lobby Level. Hours are 7:00 a.m. - 6:00 p.m. Mon-Fri.

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

ACS "Welcome to New Orleans" Luncheon
with Exhibitors/Speaker Larry Sabato

eOriginal Wednesday "All That Jazz" Reception with
Exhibitors/Session: E-Processing

Locator Technologies Opening General Session

TransUnion Thursday Reception with Exhibitors/
Conference Program

PRESIDENT'S CLUB

ADP Dealer Services Thursday Luncheon with Exhibitors

BenchMark Consulting International Tote Bags

VICE PRESIDENT'S CLUB

**CounselorLibrary.com/
Hudson Cook, LLP** Session: Critical FACT Act
Compliance Issues

Experian Wednesday Refreshments with Exhibitors

RSM McGladrey Inc. Session: Reputation Management

White Clark North America Session: Dealer Panel

Lazenby & Associates Thursday Keynote Speaker:
Klaus Entenmann

**System's & Services
Technologies, Inc.** Thursday Breakfast with Exhibitors

MANAGER'S CLUB

APPRO Systems Thursday Coffee Break with Exhibitors

Bank of America, NA Entertainment at Wednesday
Reception

Fastrac 24/7 Corp. Thursday Refreshment Break with
Exhibitors

Fidelity Information Services Conference Signs

**ParaData Financial Services/
World Acceptance Corporation** Thursday Haagen-Daz Break
with Exhibitors

PROGRAM SCHEDULE

All events are held at The Ritz-Carlton Hotel - New Orleans.

WEDNESDAY, JANUARY 26

8:00 a.m. - 7:00 p.m. *GRAND BALLROOM FOYER*
AFSA REGISTRATION DESK

10:00 a.m. - noon <i>CARONDELET</i> Vehicle Finance Division Advisory Board Meeting <i>(by invitation)</i>

noon - 1:30 p.m. *GRAND BALLROOM*
**“WELCOME TO NEW ORLEANS” LUNCHEON
WITH EXHIBITORS**
Sponsored by ACS

1:30 p.m. - 3:00 p.m. *LAFAYETTE BALLROOM*
OPENING GENERAL SESSION
Sponsored by Locator Technologies

Welcome



Richard Mossburg
Chairman
AFSA Vehicle Finance Division
and Senior Vice President & General Counsel
AmeriCredit Financial Services, Inc.



AFSA/Industry Update
Tom Hallman
Vice Chairman & Group CEO,
Specialty Finance
CIT Group, Inc.

What is Driving the Future of the Vehicle Finance Industry?



MODERATOR:
Dennis McCuiston
Host and Producer
McCuiston Program
PBS Television

Industry leaders, experts and consultants will provide their perspective on today's vehicle finance marketplace. What is driving the future for finance companies and dealers?

WEDNESDAY, JANUARY 26 (CONT'D)



PANELISTS:

Mark Floyd

Chief Operating Officer

AmeriCredit Financial Services, Inc.



Martin King

Director

Standard & Poor's Corporation



Bob Kurilko

Vice President

Marketing and Industry Communications

Edmunds.com



Kathy Marczak

Vice President

Chief Credit & Administrative Officer

Harley-Davidson Financial Services, Inc.

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

GRAND BALLROOM

REFRESHMENT BREAK WITH EXHIBITORS

Sponsored by Experian

3:45 p.m. - 5:00 p.m.

LAFAYETTE BALLROOM

"Straight Talk" From Auto Dealers

Sponsored by White Clark North America



MODERATOR:

Dennis McCuiston

Host and Producer

McCuiston Program

PBS Television



PANELISTS:

Jack Kain

Incoming NADA Chairman and Owner

Jack Kain Ford

Versailles, KY

John McEleney

President

McEleney Motors

Clinton, IA

WEDNESDAY, JANUARY 26 (CONT'D)

Carroll Smith
President
Monument Chevrolet
Pasadena, TX

William Underriner
President
Underriner Motors
Billings, MT

5:30 p.m. - 7:00 p.m. *GRAND BALLROOM*
“ALL THAT JAZZ” RECEPTION WITH EXHIBITORS
Sponsored by e-Original
Entertainment sponsored by Bank of America

THURSDAY, JANUARY 27

7:30 a.m. - 6:30 p.m. *GRAND BALLROOM FOYER*
AFSA REGISTRATION DESK

7:45 a.m. - 8:45 a.m. *GRAND BALLROOM*
BREAKFAST WITH EXHIBITORS

9:00 a.m. - 9:45 a.m. *LAFAYETTE BALLROOM*
Vehicle Financing Issues: A Consumer's Perspective

Vehicle financing has been a “hot” topic in the media with coverage ranging from *Dateline NBC* to articles in *The Wall Street Journal*. **Stephen Brobeck**, Executive Director, Consumer Federation of America, will provide his perspective on issues that need to be addressed by vehicle finance companies and dealers.



MODERATOR:
Richard Mossburg
Chairman
AFSA Vehicle Finance Division
and Senior Vice President & General Counsel
AmeriCredit Financial Services, Inc.



SPEAKER:
Stephen Brobeck
Executive Director
Consumer Federation of America

THURSDAY, JANUARY 27 (CONT'D)

9:45 a.m. - 10:15 a.m. *GRAND BALLROOM*
REFRESHMENTS WITH EXHIBITORS
Sponsored by Appro Systems

10:15 a.m. - 11:15 a.m. *LAFAYETTE BALLROOM*
***Reputation Management: Leading the Way to
Improve Perceptions of Vehicle Dealer Financing***
Sponsored by RSM McGladrey

Learn about current and future communications initiatives to increase public understanding of the benefits of dealership financing.



SPEAKERS:

Randy Lively
President & CEO
American Financial Services Association



Andrew D. Koblenz
Chief Operating Officer
National Automobile Dealers Association

11:30 a.m. - 12:30 p.m. *LAFAYETTE BALLROOM*
***Critical Compliance Issues in the Aftermath of the
FACT Act Regulations***
Sponsored by CounselorLibrary.com/
Hudson Cook LLP



MODERATOR:

Robert E. McKew
Senior Vice President & General Counsel
American Financial Services Association



SPEAKERS:

Richard Fischer
Partner
Morrison & Foerster



Andrew Smith
*FACT Act Program Manager, Division of
Financial Practices*
Federal Trade Commission

THURSDAY, JANUARY 27 (CONT'D)

12:30 p.m. - 1:45 p.m. *GRAND BALLROOM*
LUNCHEON WITH EXHIBITORS
Sponsored by ADP

2:00 p.m. - 3:00 p.m. *LAFAYETTE BALLROOM*
E-Processing – The Next Step
Sponsored by e-Original

How is E-processing working in the marketplace? What will it take to really succeed? What do dealers say?



MODERATOR:
Marguerite Watanabe
Practice Manager, Auto Finance
BenchMark Consulting International



SPEAKERS:
David Hollodick
Senior Vice President
Bank of America Auto Group



William H. Ording
Vice President, E-Standards
American Financial Services Association



Aaron Tankersley
National Director
HSBC Auto

3:00 p.m. - 3:30 p.m. *GRAND BALLROOM*
AFTERNOON BREAK WITH EXHIBITORS
Refreshments sponsored by Fastrac 24/7 Corp.
Haagen-Daz ice cream sponsored by
ParaData Financial Systems/World Acceptance
Corporation

THURSDAY, JANUARY 27 (CONT'D)

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

LAFAYETTE BALLROOM

Sabato's Crystal Ball: A Post Inauguration View
Sponsored by ACS

Professor Larry Sabato bridges the gap between the ivory tower and the real world on issues of critical importance to American democracy and the challenges facing our political process.



INTRODUCTION:

Gary Flowers
Senior Vice President
ACS



SPEAKER:

Larry Sabato
Robert Kent Gooch Professor of Politics
University of Virginia

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

LAFAYETTE BALLROOM

Keynote Speaker: Dealer-Focused Marketing
Sponsored by Lazenby & Associates

Klaus Entenmann will provide his perspective on how dealer-focused marketing is helping to “drive the future of vehicle finance.” Mr. Entenmann is responsible for directing all activities of Chrysler Financial, Mercedes-Benz Credit, DCS Truck Finance and DaimlerChrysler Insurance in North and South America.



INTRODUCTION:

Robert Lazenby
President
Lazenby & Associates



SPEAKER:

Klaus Entenmann
President and CEO
DaimlerChrysler Services Americas

5:45 p.m. - 7:00 p.m.

GRAND BALLROOM

RECEPTION WITH EXHIBITORS

(last chance to visit)

Sponsored by TransUnion

FREE EVENING

LOCATOR AD
FULL PAGE B/W

EXHIBITORS

AFSA EDUCATION FOUNDATION

Washington, DC
Contact: **Susie Irvine**, *President & CEO*
Tele: 202-466-8611
E-mail: susie@afsamail.org



AFSAEF's programs and initiatives identify AFSA members as responsible and concerned for their customer's financial well being. Stop by to get a copy of *Understanding Vehicle Financing* and learn about MoneySKILL, an online personal finance course.

AFSA MEMBERSHIP SERVICES

Washington, DC
Contact: **Sheilah J. Harrison**
Vice President, Member Services
Tele: 202-466-8602
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 finance industry in all the states.

AFSAPAC

Washington, DC
Contact: **Matt Gannon**
Director of Federal Government Affairs
Tele: 202-296-5544 x672
E-mail: mgannon@afsamail.org



Stop by the AFSAPAC booth and purchase tickets for the AFSAPAC fundraising raffles which includes a grand prize of a \$10,000 cash jackpot. The drawing for the jackpot will be held during the 2005 AFSA Independents Conference & Expo in April in Las Vegas. Additional raffle drawings for the valuable prizes will be held during the vehicle finance conference.

EXHIBITORS

ACS

Dallas, TX

Contact: **Gary Flowers**, *Senior Vice President*

Tele: 214-841-8415

E-mail: gary.flowers@acs-inc.com



#27

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. ACS is a FORTUNE 500 company with \$4 billion in annual revenue and more than 43,000 employees supporting client operations in nearly 100 countries. ACS delivers superior BPO and IT services to clients in all major industries, including communications, education, energy, financial services, government, healthcare, insurance, manufacturing, retail, and transportation and travel. ACS can create better business for your organization.

ALLISON PAYMENT SYSTEMS

Indianapolis, IN

Contact: **Kristy Thomson**, *Sales Coordinator*

Tele: 317-808-2719

E-mail: kthomson@apllc.com



#8

Allison Payment Systems provides flexible print and mail services, monthly billing statements, customized coupon books as well as unique check printing solutions.

ARROW FINANCIAL SYSTEMS

Chicago, IL

Contact: **Doug Arfmann**, *Vice President*

Tele: 847-410-3245

E-mail: darfmann@arrow-financial.com



#19

Arrow Financial Services offers a full range of collection and recovery services. We are one of the largest debt purchasers in the nation with over \$16 billion under management. In 2004, Arrow became part of the Sallie Mae (NYSE: SLM) family of companies. We have service centers throughout the country.

EXHIBITORS

BANKERS SYSTEMS/ COMPLISOURCE

St. Cloud, MN

Contact: **Kathy Spanier**, *Marketing Specialist*

Tele: 320-240-5163

E-mail: prebankerssystems.com



#47

Bankers Systems, Inc./CompliSource provides documents and compliance solutions to the financial services industry in both direct and indirect auto financing and leasing for all 51 jurisdictions. Our experienced team of legal professionals work to keep our solutions current by continually monitoring both state and federal laws.

BLACK BOOK NATIONAL AUTO RESEARCH

Gainesville, GA

Contact: **John Veltre**, *Regional Sales Manager*

Tele: 800-300-6625, ext. 234

E-mail: jveltre@blackbookUSA.com



#11

Black Book provides New, Used, and Residual Vehicle Valuation products and services including electronic products, Internet solutions, databases, portfolio and inventory analysis, and printed guides.

CSC

Austin, TX

Contact: **LaDonna Hansen**

Vice President, Banking

Tele: 800-345-7672

E-mail: inforequests@csc.com



#33

A \$15 billion company headquartered in El Segundo, CA, CSC is a leader in third-party loan servicing, with 25 years of proven experience in delivering effective, cost-efficient portfolio management. CSC provides third-party consumer loan servicing from origination through liquidation, with ancillary services of insurance tracking, warranty processing and debt collection.

EXHIBITORS

CAPITALSOURCE FINANCE LLC

Chevy Chase, MD

Contact: **Jackie Stokel**

Senior Marketing Associate

Tele: 301-841-2700

E-mail: jstokel@capitalsource.com



#28

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

E-mail: dhickey@carletoninc.com



#26

Carleton is the country's leading provider 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.

CENTRIX FINANCIAL

Centennial, CO

Contact: **Travis O'Connor**

Marketing Coordinator

Tele: 303-391-3422

E-mail: toconnor@centrixfinancial.com



#12

CENTRIX Financial is a financial services firm that offers innovative lending products through its nationwide dealer network. CENTRIX Financial is the Official Auto Finance Company of NASCAR.

CONTINENTAL CAR CLUB

Dayton, TN

Contact: **Jim Dill, Jr.**, *Vice President*

Tele: 1-800-544-3895

E-mail: Club@volstate.net



#25

Continental Car Club offers motor club memberships as an ancillary product. C.C.C. provides great benefits and protection for members and a better bottom line for finance companies.

EXHIBITORS

COUNSELORLIBRARY.COM,LLC/ HUDSON COOK LLP

Linthicum, MD

Contact: **Thomas B. Hudson**, *Chairman*

Tele: 410-865-5400

E-mail: t HUDSON@HUDCO.COM



#17

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.

www.counselorlibrary.com

DATASCAN TECHNOLOGIES

Alpharetta, GA

Contact: **Steve Cone**, *Marketing Manager*

Tele: 678-762-4146

E-mail: SCONE@DATASCANTECH.COM



#18

DataScan Technologies is an international technology company offering best-of-class wholesale floorplan accounting and risk management systems, floorplan audit outsourcing services, and vehicle inspection services.

White Clark NA

1/4 pg b/w

EXHIBITORS

DIVERSIFIED DATA & COMMUNICATIONS INC.

Ferndale, MI

Contact: **Kristen Brechko**, *Account Manager*

Tele: 248-496-6792

E-mail: kbrechko@divdat.com



#48

Diversified Data and Communications Inc. provides the most comprehensive solutions for outsourcing the printing and mailing of your time sensitive customer correspondences. Our expertise includes but is not limited to: vehicle finance/lease statements, dunning notices, marketing/promotional mailings, warranty and service bulletin mailings. From traditional print and mail to Electronic Bill Presentment and Payment (EBPP) solutions, DD & C can manage all your outsourcing needs.

ECS INDUSTRIES, INC.

Batavia, NY

Contact: **Steve Travers**, *President*

Tele: 585-345-1770

E-mail: ECSIND@AOL.com



#43

We protect loan portfolios for banks, finance companies, credit unions, and buy here-pay here automobile dealers of all sizes against losses caused by skip, physical damage and non filing of loan.

FDI COLLATERAL MANAGEMENT

Sacramento, CA

Contact: **James Pierce**, *SVP-Sales and Marketing*

Tele: 916-921-4390, ext. 120

E-mail: JamesP@fdielt.com



#1

FDI is a wholly dedicated paper and electronic Vehicle Title Administration company with an unwavering commitment to world class customer satisfaction. We securely store millions of title transactions every month. Over 500 organizations nationwide are aggressively reducing cost, freeing up critical resources and better satisfying their customer with FDI's solutions and services.

EXHIBITORS

FIDELITY INFORMATION SERVICES

Little Rock, AR

Contact: **Rachel Watkins**

Marketing & Corporate Communications

Tele: 904-854-5518

E-mail: Rachel.Watkins@fnf.com

A full spectrum of highly parameterized software solutions is offered for the global automotive finance industry including application and risk base decisioning, integrated loan and lease portfolio management, collections and default solutions.



FIRST AMERICAN CMSI

Columbia, MD

Contact: **Nancy Weil**, *Vice President, Marketing*

Tele: 800-777-2674

E-mail: nancy_weil@cmsinc.com

End-to-end credit origination for non-prime and prime auto finance including powerful flexible credit processing software, e-contracting support, and electronic connectivity to dealers and data sources like credit bureaus, value guides, VIN validation, and more.



GC SERVICES

Laguna Hills, CA

Contact: **Dan Dietz**, *Director, Business Development*

Tele: 949-609-0232

E-mail: dan.dietz@gcserv.com

Established in 1957, GC Services provides inbound and outbound telephone customer service, and collection services with active and post charge automotive accounts. GC's 10,000 employees handle more than 1 million live inbound and outbound customer contact calls in our call centers located strategically throughout the United States, Canada and Barbados.



EXHIBITORS

INTERLINK ELECTRONICS

Camarillo, CA

Contact: **Moshe Meppen**

Director, Sales & Marketing

Tele: 805-484-8855, ext. 121

E-mail: mmeppen@interlinkelec.com



#3

Interlink Electronics, the leading developer of intuitive interface technologies for enterprise, provides biometric electronic signature and fingerprint hardware and software solutions (ePad), automating paperbased transactions.

LAZENBY & ASSOCIATES

Las Vegas, NV

Contact: **Bobby Lazenby**, *President*

Tele: 702-240-6362

E-mail: BobbyLazenby@Lazenbyassociates.com



#24

Lazenby & Associates is a nationally recognized leader in providing portfolio and operational due diligence, valuation, expert witness services, information and intelligence gathering to support all phases of the litigation process.

MONETRICS, INC.

Beverly, MA

Contact: **Michael Woodrow**, *SVP-National Sales*

Tele: 978-921-4500, ext. 19

E-mail: mwoodrow@monetrics.com



#22

Monetrics is a risk decisioning software and services company that provides proven solutions for loan automation and portfolio management.

EXHIBITORS

N.A.D.A. OFFICIAL USED CAR GUIDE® CO.

McLean, VA

Contact: **Jhoanna Gomez**, *Marketing Assistant*

Tele: 703-448-5832

E-mail: jgomez@nada.org



#36

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 a full line of appraisal guides.

NCP SOLUTIONS

Birmingham, AL

Contact: **Tammy Watson**

Channel Account Manager

Tele: 205-421-7210

E-mail: twatson@ncpsolutions.com



#2

NCP Solutions provides electronic and paper-based billing, direct marketing and other personalized document services. NCP delivers industry expertise with unsurpassed quality, timeliness and reliability.

NATIONAL ARBITRATION FORUM

Minneapolis, MN

Contact: **Phil Ytterberg**

Vice President - Assistant General Counsel

Tele: 651-604-6725

E-mail: pytterberg@arb-forum.com



#39

The National Arbitration Forum (NAF) is preferred in automotive finance, warranty, sales/lease and service agreements to resolve claims, collections and disputes fairly, efficiently and inexpensively.

EXHIBITORS

NATIONAL LOAN EXCHANGE

Edwardsville, IL
Contact: **Van Millis**, *Sales Manager*
Tele: 800-264-3683, ext. 205
E-mail: vanm@nlex.com

National Loan Exchange, Inc. ("NIEX") is the nations leading and most experienced broker of distressed assets. Portfolios offered include various types of consumer and commercial debt



#41

PASSTIME

Littletown, CO
Contact: **Keila Phemister**, *Marketing Manager*
Tele: 303-623-5339
E-mail: keila@passtimeusa.com

Starter-interrupt devices



#20

ParaData
1/2 page b/w
p/u pg. 27
Independents Conference
final program

EXHIBITORS

PERSONIX

Shoreview, MN

Contact: **Ryan Seaton**, *Marketing, Manager*

Tele: 651-846-3622

E-mail: rseaton@personix.fiserv.com

Personix is one of the country's leading providers of full service client communication outsourcing solutions for the leasing industry. For more information, call us toll free at 866-605-2164 or visit our website at www.personix.com



#29

SHAW SYSTEMS ASSOCIATES, INC.

Houston, TX

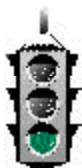
Contact: **Mike Moore**

Senior Account Executive

Tele: 804-272-3800, Ext. 225

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.



#32

SUPERSOLUTIONS CORPORATION

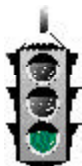
Eden Prairie, MN

Contact: **Paul Mattiacci**, *Director of Sales*

Tele: 952-833-1249

E-mail: paul.mattiacci@supersolutions.com

Daybreak Lending Suite is a best in class enterprise-wide consumer lending solution that provides origination, servicing, collections and wholesale dealer floor planning capabilities to the finance industry.



#14

EXHIBITORS

TAXWISE

Rome, GA

Contact: **Ben Armour**, *Marketing Director*

Tele: 706-290-7028

E-mail: barmour@taxwise.com

TaxWise® provides tax technology solutions that will add an additional source of revenue to your current business as well as increase retention of existing clients of your financial services.



#30

TCI

Hauppauge, NY

Contact: **Bill Nass**, *President*

Tele: 631-231-6700

E-mail: bnass@tcicredit.com

TCI develops customized solutions that are used by many financial institutions to automate the credit application decision and declination process and has been do so since 1982 with over 35,000 customers nationwide.



#23

UNIVERSAL TRAINING

Northbrook, IL

Contact: **Mary Carolan-Doyle**

Senior Vice President

Tele: 847-498-7466

E-mail: mcarolan@universaltraining.com

Customer training and performance improvement solutions for consumer, retail, automotive finance, third party credit services, bankcard operations and call centers.



#34

EXHIBITORS

VAN WAGENEN FINANCIAL SERVICES

Eden Prairie, MN

Contact: **Nancy Mellon**

Senior Account Executive

Tele: 800-437-5171 x131

E-mail: Nmellon@vanwagenen.com



#21

van Wagenen Financial Services, Inc. is focused on providing the industry's most efficient, reliable, and cost-effective insurance tracking programs and related insurance products available today.

As a provider of Collateral Protection, Lender-Placed Property Insurance and numerous other insurance programs, we have built our national reputation for success on a proven performance record with a strong commitment to our customer.

We have been serving financial institutions for nearly 75 years in the insurance industry with many program options available to suit your needs.

VENTURE ENCODING

Fort Worth, TX

Contact: **Jim Linker**

Marketing Administrator

Tele: 817-868-5436

E-mail: Jlinker@venture-encoding.com



#40

Venture Encoding provides innovative document solutions to automobile lenders. Mail Tracking, Internet-based customer care tools, EBPP, and advanced statement marketing compliment Venture's print and mail services.

**MARK YOUR CALENDAR FOR
AFSA 2005 EVENTS . . .**

JUMP\$TART COALITION AWARDS DINNER

April 5, 2005 ■ Hyatt Regency Capitol Hill
Washington, DC

**22ND INDEPENDENTS CONFERENCE
& EXPOSITION**

April 11-14, 2005 ■ Bellagio Resort & Casino
Las Vegas, Nevada

9TH ANNUAL MARKETING FORUM

April 12-13, 2005 ■ Bellagio Resort & Casino
Las Vegas, Nevada

**5TH FINANCE INDUSTRY CONFERENCE FOR
EUROPEAN FIXED INCOME INVESTORS**

April 26-27, 2005 ■ Hilton Amsterdam
The Netherlands

**15TH FINANCE INDUSTRY CONFERENCE
FOR FIXED INCOME INVESTORS**

May 17-18, 2005 ■ Westin Copley Place
Boston, Massachusetts

**NATIONAL INSTITUTE ON CONSUMER
CREDIT MANAGEMENT FOR BRANCH
MANAGERS**

June 6-10, 2005 ■ Marquette University
Milwaukee, Wisconsin

**MANAGEMENT DEVELOPMENT PROGRAM
FOR MIDDLE MANAGERS**

July 10-22, 2005 ■ University of North Carolina
Chapel Hill, North Carolina

**STATE GOVERNMENT RELATIONS FORUM /
NACCA ANNUAL MEETING**

September 28-30, 2005 ■ The Beverly Hilton Hotel
Beverly Hills, California

**89TH ANNUAL BUSINESS MEETING
& LEADERSHIP CONFERENCE**

October 29 - November 1, 2005 ■ The Fairmont Hotel
Chicago, Illinois

For more information . . .

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