

AMERICAN FINANCIAL SERVICES ASSOCIATION

12TH VEHICLE FINANCE CONFERENCE & EXPOSITION

*In conjunction with the NADA
Convention & Exposition*



AFSA EDUCATION
FOUNDATION
Brightening Your Financial Horizon

MANAGING PROFITABLE GROWTH

Program sponsored by:



TransUnionSM

February 6-8, 2008

The Palace Hotel • San Francisco, California

FINAL PROGRAM

2008 AFSA VEHICLE FINANCE DIVISION ADVISORY BOARD

CHAIRMAN

Donald S. Gottwald

Executive Vice President

HSBC Auto Finance

CHAIRMAN-ELECT

Preston Miller

Co-Chief Operating Officer

AmeriCredit Corporation

BOARD MEMBERS

Nathan D. Benson

Chief Executive Officer

Tidewater Finance

Company, Inc.

Brent D. Burns

President

World Omni Financial Corp.

Anne Bybee

*Corporate Manager, Planning
and Communications*

Toyota Financial Services

Rajive Chadha

President & CEO

CitiFinancial Auto Corporation

Patricia E.M. Covington

Attorney

Hudson Cook, LLP

Jakki Geiger

Director of Marketing

Nomis Solutions

George Halloran

President

Omnibus Enterprises

Sheilah J. Harrison

Vice President

American Financial

Services Association

David Jones

Vice President

GMAC Financial Services

Steven R. Lambert

Chairman, President & CEO

Nissan Motor Acceptance

Corporation

Jonathon L. Levin

Chief Executive Officer

Turner Acceptance Corporation

Nancy G. McDonald

Senior Vice President

ACS

Jim Moynes

*Vice President, Auto Marketing
Sales Development*

Ford Motor Credit Company

Stephen E. Smith

*Senior Vice President,
Financial Services*

American Honda Finance Corp.

Paul Rindone

*Senior Director,
Financial Services*

ADP Dealer Services

Marguerite Y. Watanabe

Principal

Connections Insights

Elizabeth Webb

*Senior Vice President,
Strategic Alliances*

AmeriCredit Financial
Services, Inc.

GENERAL INFORMATION

HOTEL

The Palace Hotel
2 New Montgomery
San Francisco, CA 94105-3402
TEL: (415) 512-1111 / FAX: (415) 243-8363

ATTIRE

Attire for all activities is business casual.

REGISTRATION CENTER

Grand Foyer

Wednesday, February 6	12:00 p.m. - 7:00 p.m.
Thursday, February 7	7:30 a.m. - 7:00 p.m.
Friday, February 8	7:30 a.m. - 12:00 p.m.

EXPOSITION HOURS

Grand Ballroom

Wednesday, February 6

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

Thursday, February 7

7:30 a.m. - 8:30 a.m.	3:30 p.m. - 4:00 p.m.
10:15 a.m. - 10:45 a.m.	6:00 p.m. - 7:00 p.m.
12:00 p.m. - 1:00 p.m.	

Friday, February 8

7:45 a.m. - 9:00 a.m.

BADGES/TICKETS

Please wear your badge at all times. It is your admission to all conference sessions and special events. Individual tickets for food and beverage functions and spouse/companion events are available at the AFSA Registration Center.

BUSINESS CENTER

Located on the 2nd floor, the Business Center offers typing, copying, facsimile, desktop publishing, poster, shipping and sign making services. 24-hour access to computers. Hours are 7:00 a.m. - 4:00 p.m. everyday.

SPECIAL ACCOMMODATIONS

If special accommodations are needed, including 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

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

ACS	<i>Dealers Session</i>
ADI	<i>Finance & Insurance Program Scholarship</i>
Balboa Insurance Group	<i>Opening Reception</i>
eOriginal, Inc.	<i>Advisory Board Dinner</i>
Fidelity National Information Services	<i>CEO Panel/Advisory Board Reception</i>
Hudson Cook LLP/ CounselorLibrary.com	<i>Thursday Breakfast/ Legal Issues and Compliance Roundtable</i>
Locator Technologies, LLC	<i>Closing Speaker: Stephen Moore Servicing & Collections Roundtable</i>
Nomis Solutions	<i>Keynote Speaker: John Snow/ Technology Roundtable</i>
Toyota Financial Services	<i>Thursday Luncheon</i>
TransUnion	<i>Thursday Reception/Conference Program/ Legislative Roundtable</i>

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

Equifax	<i>Funding Session</i>
---------	------------------------

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

ADP Dealer Services	<i>Future Auto Financing Landscape Roundtable</i>
ExpressLink	<i>Pre-Conference Workshop</i>
FDI Collateral Management	<i>Totebags</i>
GOLDPoint Systems	<i>Refreshment Break</i>
Magnum	<i>Cyber Café Kiosk</i>
PDP Group, Inc.	<i>Creating and Maintaining Higher Performance Relationships Roundtable</i>
RouteOne LLC	<i>Refreshment Break</i>
RSM McGladrey, Inc.	<i>Signage</i>

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

Bank of America	<i>Entertainment at Welcome Reception</i>
Experian Automotive	<i>Refreshment Break</i>
PassTime	<i>Friday Breakfast</i>

MANAGER'S CLUB (\$500 - \$999)

Continental Car Club	<i>Speakers Fund</i>
ParaData Financial Systems	<i>Speakers Fund</i>

PROGRAM SCHEDULE

All events are held at THE PALACE HOTEL

WEDNESDAY, FEBRUARY 6, 2008

Noon - 7:00 p.m.

GRAND FOYER

AFSA REGISTRATION DESK

Noon – 2:30 p.m.

PACIFIC HEIGHTS

VEHICLE FINANCE DIVISION ADVISORY BOARD LUNCHEON/MEETING

(By invitation)

*Top Business Drivers, Strategic Responses, and
Technology Initiatives in Consumer Lending for 2008*

SPEAKER:

Bobbie Britting

Senior Analyst, Consumer Lending

Tower Group

Automotive Finance Industry Trends

SPEAKER:

Melinda Zabritski

Director, Automotive Credit

Experian Automotive

3:00 p.m. – 5:00 p.m.

TWIN PEAKS

PRE-CONFERENCE WORKSHOP

(Complimentary for all Registered Attendees – register in advance)

Sponsored by ExpressLink

*Beyond Commoditization: Strategies for Differentiation
and Building a Competitive Advantage*

FACILITATORS:

George Halloran

Principal

Omnibus Enterprises

Marguerite Watanabe

Principal

Connections Insights, Inc.

WEDNESDAY, FEBRUARY 6, 2008

PANELISTS:

Maureen E. Clinesmith

Senior Manager, Business Development

Daimler Financial Services

David L. Jones

Vice President, Consumer Credit,

Operations Support & Plans

GMAC Financial Services

Tim Martin

Executive Vice President,

Consumer Direct Business

HSBC Auto Finance

4:00 p.m. – 6:00 p.m.

GRANT ROOM

AWARE MEETING

(By invitation)

5:30 p.m. – 7:30 p.m.

GRAND BALLROOM

WELCOMING RECEPTION WITH EXHIBITORS

Reception Sponsored by Balboa Insurance Group

Entertainment sponsored by Bank of America

7:30 p.m. – 10:00 p.m.

TWO RESTAURANT

VEHICLE FINANCE

22 HAWTHORNE STREET

ADVISORY BOARD RECEPTION & DINNER

(by invitation)

Reception sponsored by Fidelity National

Information Services

Dinner sponsored by eOriginal, Inc.

THURSDAY, FEBRUARY 7, 2008

7:30 a.m. – 7:00 p.m.

GRAND FOYER

AFSA REGISTRATION DESK

7:30 a.m. – 8:30 a.m.

GRAND BALLROOM

BREAKFAST WITH EXHIBITORS

Sponsored by Hudson Cook LLP/

CounselorLibrary.com

8:45 a.m. – 10:15 a.m.

GOLD ROOM

OPENING GENERAL SESSION

*Welcome by 2008 AFSA Vehicle Finance
Division Chairman*



Donald Gottwald

Executive Vice President
HSBC Auto Finance

*Update on AFSA Vehicle Finance Initiatives and
AWARE[®]*



Chris Stinebert

President & CEO
American Financial Services Association

CEO Panel: Managing Profitable Growth

Sponsored by Fidelity National Information Services

MODERATOR:



Dennis McCuiston

Host and Producer
McCuiston Program
PBS Television

PANELISTS:



Michael E. Bannister

Chairman and CEO
Ford Motor Credit Company



Daniel Berce

President and CEO
AmeriCredit Corp.



George E. Borst

President and CEO
Toyota Financial Services



Marc Sheinbaum

CEO

Chase Auto Finance



Stephen E. Smith

Senior Vice President, Financial Services

American Honda Finance Corp.

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

GRAND BALLROOM

REFRESHMENT BREAK WITH EXHIBITORS

Sponsored by Experian

10:45 a.m. - 11:45 a.m.

GOLD BALLROOM

GENERAL SESSION

"STRAIGHT TALK WITH DEALERS"

Sponsored by ACS

MODERATOR:



Dennis McCuiston

Host and Executive Producer

McCuiston Program

PBS Television

PANELISTS:



Bruce Goetsch

Director, F&I Administration

Lithia Motors

Medford, Oregon



John P. McEleney

NADA Industry Relations Chair

and President

McEleney Motors, Inc.

Clinton, Iowa



Annette Sykora

NADA Vice Chair and Dealer Principal

Smith Ford Mercury

Slaton, Texas



David W. Westcott

*NADA Regulatory Affairs Committee Chair
and President*

Westcott Buick, Pontiac, Isuzu, GMC
Burlington, North Carolina

Noon – 1:00 p.m.

GRAND BALLROOM

LUNCHEON WITH EXHIBITORS

Sponsored by Toyota Financial Services

1:00 p.m. – 2:00 p.m.

GOLD ROOM

GENERAL SESSION

WHAT'S DRIVING AUTO FINANCE FUNDING?

Sponsored by Equifax

MODERATOR:



George Halloran

Auto Finance Consultant

BenchMark Consulting International, LLC

PANELISTS:



Kenneth Clark

Senior Vice President

Bank of America - Dealer Financial Services



Robert McDonald

Fixed Income, Currency and Commodities

Goldman Sachs



Amy S. Martin

Director, Structured Finance Ratings

Standard & Poor's Corporation



Paul Tsang

Senior Vice President

Wells Fargo Auto Finance

2:15 p.m. – 3:30 p.m.

ISSUES ROUND TABLES – GROUP ONE

**A. *Creating and Maintaining
Higher Performance Relationships
with Customers and Dealers***

SEA CLIFF

Sponsored by PDP Group, Inc.

MODERATOR:

Marguerite Y. Watanabe

Principal

Connections Insights

PANELISTS:

Dan DeChristopher

Vice President, Sales and Marketing

BMW Financial Services

Mike McConnell

Vice President, Sales and Marketing

Nissan Motor Acceptance Corporation

Brad Noel

Senior Vice President, National Sales Manager

U.S. and Canada

Wells Fargo Auto Finance

Rachel Richards

Vice President, Retail Strategy and

Process Management

Sonic Automotive

Bob Williams

President

NADA 24

B. *Best Practices for Driving Improved Servicing and Collections* PACIFIC HEIGHTS

Sponsored by Locator Technologies LLC

MODERATOR:

Richard Apicella

Auto Finance Practice Executive

BenchMark Consulting International

PANELISTS:

Edward J. Brown

Executive Vice President

CenterOne Financial Services, LLC

Brad Neigel

Senior Consultant, Manager

BenchMark Consulting International

Thomas A. Weslocky, Jr.

Vice President

Capital One Auto Finance, Inc.

C. *Powering Through the Roadblocks: Legal Issues and Compliance Challenges* PRESIDIO

Sponsored by Hudson Cook LLP/CounselorLibrary

MODERATOR:

Mark J. Kenney, Esq.

Managing Director

Severson & Werson

PANELISTS:

Michael A. Benoit

Partner

Hudson Cook, LLP

Paul Metrey

Director, Regulatory Affairs

National Automobile Dealer Association

(continued on page 18)

James M. Swartz

Counsel

Ford Motor Credit Company

3:30 p.m. – 4:00 p.m.

REFRESHMENT BREAK WITH EXHIBITORS

Sponsored by Route One, LLC

4:00 p.m. – 5:15 p.m.

ISSUES ROUNDTABLES - GROUP TWO

D. The Future Auto Financing

Landscape Accelerating or Slowing?

Sponsored by ADP Dealer Services

PACIFIC HEIGHTS

MODERATOR:

Paul Rindone

Vice President

ADP Dealer Services

PANELISTS:

Brent Burns

President

World Omni

Jim Moynes

Vice President, Global Strategic Planning

Ford Motor Credit Company

Kim Pulliman

Chief Marketing Officer

CitiFinancial Auto

*E. Using Innovative Strategies and
Technologies to Fuel Growth*

Sponsored by Nomis Solutions

PRESIDIO

MODERATOR:

Gregory Arroyo

Executive Editor

F&I Management & Technology Magazine

PANELISTS:

Donna V. Cheesebrough

Vice President and CIO NAO

GMAC Financial Services

Shaun Coyne

Chief Information Officer

Toyota Financial Services

Preston Miller

Co-Chief Operating Officer

AmeriCredit Corp.

Frank Rohde

Chief Marketing Officer

Nomis Solutions

**F. *Emerging Issues at the
State and Federal Level***
Sponsored by TransUnion

SEA CLIFF

MODERATOR:

Danielle Fagre Arlowe

Senior Vice President, State Government Affairs

American Financial Services Association

PANELISTS:

Bill Himpler

Executive Vice President, Federal Government Affairs

American Financial Services Association

Beverly DeVine

Executive Vice President

FDI Collateral Management

6:00 p.m. – 7:00 p.m.

GRAND BALLROOM

RECEPTION WITH EXHIBITORS

Sponsored by TransUnion

FREE EVENING

7:30 a.m. – noon

GRAND FOYER

AFSA REGISTRATION DESK

7:30 a.m. – 8:45 a.m.

FRENCH PARLOR



**VIP BREAKFAST WITH THE
HONORABLE JOHN WILLIAM SNOW**

(by invitation)

Sponsored by Nomis Solutions

7:45 a.m. – 8:45 p.m.

GRAND BALLROOM

BREAKFAST WITH EXHIBITORS

(Last chance to visit exhibitors)

Sponsored by PassTime

9:00 a.m. – 10:30 a.m.

GOLD ROOM

GENERAL SESSION

HEADLINES OF THE ISSUES ROUNDTABLE



Donald Gottwald

*Chair, AFSA Vehicle Finance Division and
Executive Vice President*

HSBC Auto Finance



Preston Miller

*Chair-Elect, AFSA Vehicle Finance Division
and Co-Chief Operating Officer*

AmeriCredit Corp.

Remarks by AFSA 2008 Chairman of the Board



Andrew Morrison

Executive Vice President

Brundage Management/Sun Loan Company

Keynote Introduction



Frank Rohde

Vice President

Nomis Solutions

Keynote Address



The Honorable John William Snow

Chairman

Cerberus Capital Management, L.P. and
Former Secretary of the Treasury (2003 -2006)

Sponsored by Nomis Solutions

10:30 a.m. – 10:45 a.m.

GOLD FOYER

REFRESHMENT BREAK

Sponsored by GOLDPoint Systems

10:45 a.m. – 11:45 a.m.

GOLD ROOM

CLOSING GENERAL SESSION

**THE ECONOMICS AND POLITICS OF THE
CREDIT CRISIS**



Stephen Moore

Economics Writer and Editor

Wall Street Journal

Sponsored by Locator Technologies, LLC

GRAND PRIZE DRAWING

Must be present to win.

The grand prize winner will receive one full scholarship for ADI's Finance & Insurance Program and other publications valued at over \$12,000. **This is generously sponsored by ADI.**

Three other winners will receive either a \$100 gift card from 800Flowers.com **sponsored by PDP Group**; an iPod **sponsored by Finance Expert**; or 12 Bottle Cuisinart Wine Cellar **sponsored by Nomis Solutions.**

EXHIBITORS

ACS

Dallas, TX

Contact: Cyndi Barcio

Administrative Assistant

Tele: 214-841-8415 / Fax: 214-824-2140

E-mail: Cyndi.barcio@acs-inc.com

Website: www.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. They are a FORTUNE 500 company comprised of more than 58,000 people in 750 global locations, and 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. With ACS' solutions, lenders can streamline operations to focus on their core business and more effectively achieve their business goals.

AFSA Benefits and Services

Washington, DC

Contact: Sheilah Harrison

Vice President, Member Services

Tele: 202-466-8602 / Fax: 202-223-0321

E-mail: sharrison@afsamail.org



The American Financial Services Association (AFSA) is the national trade association for the consumer credit industry, protecting access to credit and consumer choice for over ninety years. Learn about the many benefits of membership including: Committees of Professional Interest, Vehicle Finance, Mortgage Lending, Industrial Bank Divisions and the Independent Operations Section. Learn about complimentary access to StateScape®, the online state legislative and regulatory analysis service. Find out about listing your company in the online Buyer's Guide that is complimentary to Associate members.

EXHIBITORS

AFSA Education Foundation

Washington, DC

Contact: Susie Irvine

President and CEO

Tele: 202-466-8611 / Fax: 202-223-0321

E-mail: susie@afsamail.org

Website: www.afsaonline.org



Visit the foundation booth to learn about: MoneySKILL®, a free online personal finance course for high school students and young adults; the 2008 Management Development Programs for employee and leadership development at the University of North Carolina and Marquette University; and the availability of financial literacy brochures on vehicle financing, personal loans and mortgage loans.

Allison Payment Systems

Indianapolis, IN

Contact: Kevin Thomas

Vice President - Sales and Marketing

Tele: 317-808-2711 / Fax: 317-808-2711

E-mail: kthomas@apsllc.com

Website: www.apsllc.com



For over 100 years, we have been providing quality statements, today we also offer a complete line of e-commerce services.

American Modern Insurance Group

Cincinnati, OH

Contact: Trisha Heileson

Vice President

Tele: 800-879-1079 / Fax: 513-947-4216

E-mail: fid.sales@amig.com

Website: www.amig.com



We offer, to the lending industry, a complete line of insurance products and services that includes credit life, credit disability, debt protection, lender placed hazard collateral protection, homeowners, tracking and outsourcing services.

AWARE

(Americans Well-Informed on
Automobile Retailing Economics)

Washington, DC

Contact: Eric Hoffman

AWARE Representative

Tele: 202-585-2808 / Fax: 202-285-0810

E-mail: ehoffman@autofinancing101.org

Website: www.autofinancing101.org



AWARE is a non-profit organization formed by members of the auto industry that educates consumers about the auto financing process. Visit AWARE's booth for educational auto financing materials, available in English and Spanish.

BenchMark Consulting International

Atlanta, GA

Contact: Penny Hayes

Director of Operations

Tele: 404-442-4168 / Fax: 404-442-4139

E-mail: p-hayes@benchmarkinternational.com

Website: www.benchmarkinternational.com



BenchMark Consulting International leads the financial services industry in measuring, designing and managing operational processes. Since 1988, the company has delivered decision-making intelligence and change management services for institutions to attain the most value in business process changes.

Carleton, Inc.

South Bend, IN

Contact: Kenneth S. Solnoky

Manager, Strategic Partnership

Tele: 800-433-0090, Ext. 241 / Fax: 574-243-6060

E-mail: ksolnoky@carletoninc.com

Website: www.carletoninc.com



Carleton is the country's leading provider of compliant loan quoting software and document printing solutions. Carleton's online SmartNet Loan Origination solution is designed specifically for finance companies and automotive dealers. Carleton also provides its SmartCalcs "calculation engine" that easily interfaces to any lending platforms. SmartCalcs ensures accurate, compliant calculations that includes credit insurance, service contracts & warranty and all other dealer products.

CenterOne Financial Services

Deerfield Beach, FL

Contact: Brian Johnson

Assistant Vice President

Tele: 954-304-5768 / Fax: 954-363-4077

E-mail: brian.johnson@ctrone.com

Website: www.centeronefinancial.com



CenterOne Financial Services (www.centeronefinancial.com) leverages its expertise in providing solutions including originations, loan and lease servicing, back-up servicing, collections, pro-active remarketing, repossession and remarketing, and online training. CenterOne has maintained its Standard & Poor's STRONG auto servicer rating, the highest possible for a consumer finance, automobile loan and lease servicer.

CounselorLibrary.com, LLC/ Hudson Cook LLP

Hanover, MD

Contact: Thomas B. Hudson

Chairman

Telephone: 410-865-5411 / Fax: 410-684-2001

E-mail: tbhudson@hudco.com

Website: www.counselorlibrary.com



CounselorLibrary.com, LLC®, an affiliate of Hudson Cook, LLP 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 1-877-464-8326.

DataScan Technologies

Alpharetta, GA

Contact: Chris Atmore

Director, Client Relations

Tele: 770-521-6452 / Fax: 770-521-6478

E-mail: catmore@datascantech.com

Website: www.datascantech.com



DataScan Technologies (DataScan), headquartered in Alpharetta, Georgia, is a global leader in wholesale finance accounting and risk management systems and services. Specializing in floorplan solutions, DataScan has revolutionized the way banks and captive financial institutions manage the collateral, allowing them to work more effectively with quick, secure access.

EXHIBITORS

DIVDAT

Ferndale, MI

Contact: Chuck Dolce

Director of Business Development

Tele: 631-675-0641 / Fax: 866-606-2548

E-mail: cdolce@divdat.com

Website: www.DIVDAT.com



Get paid faster with DIVDAT's suite of bundled services: print/ mail from our East/West Coast centers, EBPP, Return Mail Processing, Mail Tracking, Text Messaging, Payment Kiosks and I.V.R.

eOriginal

Baltimore, MD

Contact: Michelle Boucher

Director of Marketing

Tele: 410-395-7723 / Fax: 410-727-1923

E-mail: mboucher@eoriginal.com

Website: www.eoriginal.com



Providing e-vaulting and e-contracting solutions.

Experian Automotive

Schaumburg, IL

Contact: Megan Lanning

Trade Show and Events Specialist

Tele: 224-698-5955 / Fax: 224-698-8465

E-mail: megan.lanning@experian.com

Website: www.experianautomotive.com



Experian Automotive helps automotive clients increase customer loyalty, target and win new business, and make better lending and vehicle finance decisions. Experian Automotive's lender-specific solutions include acquisition, account management, risk, collections and market intelligence solutions.

For more info, link to: www.experianautomotive.com

EXHIBITORS

FDI Collateral Management

Sacramento, CA

Contact: James Pierce

Senior Vice President - Sales and Marketing

Tele: 916-854-5469 / Fax: 916-368-5301

E-mail: jpierce@fdielt.com

Website: www.fdielt.com



Leader in Vehicle Title Administration, managing in both paper and electronic vehicle titles. FDI's services include Business Process Outsource solutions, ELT solutions and more.

Fidelity National Information Services

Little Rock, AK

Contact: Scarlett Smith

Sales Director

Tele: 501-220-5650 / Fax: 501-220-6344

E-mail: Scarlett.smith@fnis.com

Website: www.fidelityinfoservices.com



Fidelity National Information Services (FIS) offers a full spectrum of highly parameterized software solutions for the global automotive finance industry, supported through service-oriented architecture (SOA). Products include origination, dealer floor plan/wholesale, loan and lease accounting, document services/e-presentment, e-payment and default management.

Finance Express

Rancho Santa Magarita, CA

Contact: Shannon Acton

Vice President

Tele: 714-614-8070 / Fax: 949-635-5893

E-mail: sacton@financeexpress.com

Website: www.financeexpress.com



Finance Express is the premier dms, with integrated lender portal for independent dealers.

EXHIBITORS

i-flex solutions inc.

Eden Prairie, MN

Contact: Paul Mattiacci

Vice President - Sales and Marketing

Tele: 952-942-6297 / Fax: 952-942-6451

E-mail: paul.mattiacci@supersolutions.com

Website: www.iflexsolutions.com



Daybreak Lending Suite streamlines all aspects of consumer financing, from origination to servicing and collections. Daybreak, deployed either as a licensed or ASP solution, has been selected by premier lenders to increase productivity, enhance customer relationships, decrease operational costs and improve risk management.

Please visit www.iflexsolutions.com for more information.

InfoImage

Menlo Park, CA

Contact: Kelly Chan

Marketing Administrator

Tele: 650-473-6388 / Fax: 650-473-6300

E-mail: kelly@infoimageinc.com

Website: www.infoimageinc.com



Specialized in serving financial institutions for over 20 years, InfoImage produces printed and electronic documents for all your financial needs. InfoImage reduces costs, improves service and speeds delivery.

Knight Insurance Group

Los Angeles, CA

Contact: Stephen Su

Vice President of Corporate Development

Tele: 323-692-8843 / Fax: 323-954-5331

E-mail: ssu@knightcompany.com

Website: www.knightcompany.com



Knight Insurance provides material damage, GAP, and 30-day binders for finance companies and dealerships.

GC Services

Schaumburg, IL

Contact: Dennis C. Froslan

Managing Vice President

Tele: 847-605-9520 / Fax: 847-605-9630

E-mail: Dennis.froslan@gcserv.com

Website: www.gcserv.com



GC Services first opened its doors for business in 1957 in Houston, Texas. In the 50 years since, our commitment to providing superior quality and client service has led to tremendous growth. Today, GC Services partners with many well-known and sophisticated clients, including those in the automotive industry, to provide unparalleled receivables management and customer care services.

For more information, please visit our website at www.gcserv.com, or contact Dennis Froslan at 847-846-6516.

Global Connect

Mays Landing, NJ

Contact: Klint Carmickle

Regional Director of Sales-Central Plains Region

Tele: 888-421-4151 / Fax: 609-625-7689

E-mail: klint@gc1.com

Website: www.gc1.com



Global Connect's intelligent Voice Over IP (VOIP) communications system provides the financial market industry with an automated voice messaging system enabling your company to leave a personalized message, including live agent connect-back, to hundreds or even thousands of your clients.

Magnum

Atlanta, GA

Contact: Ray F. Bridenbaugh, Jr.

Vice President - Business Development

Tele: 770-835-2219 / Fax: 770-952-9534

E-mail: Ray.Bridenbaugh@Magnum.net

Website: www.Magnum.net



Magnum is a market leader in credit data access, analysis and analytics. Magnum's clients make smarter credit decisions and build stronger customer relationships through enhanced credit and collection policies.

Metavante Lending Solutions

Wayne, PA

Contact: Tomas Schmidt

Senior Vice President, Retail Finance Solutions

Tele: 406-643-8193 / Fax: 416-360-7143

E-mail: tomas_schmidt@metavante.com

Website: www.metavante.com/lending



Metavante provides best-in-class technology and comprehensive services which enable financial institutions, manufacturers and distributors to increase sales, drive revenue, expand distribution channels, and compete more effectively in the indirect market.

myEZ Car Care

River Ridge, LA

Contact: Ed Bourgeois

CEO

Tele: 504-273-0337 / Fax: 504-737-4346

E-mail: ebourg@myezcarcare.com

Website: www.myezcarcare.com



Dealer-branded prepaid maintenance and loyalty program with the Exclusive Electronic Glove Box™ that sends payment and service reminders, maintains maintenance records and creates customers for life.

EXHIBITORS

NADA Used Car Guide

McLean, VA

Contact: Matt Busby

Marketing Coordinator

Tele: 703-448-5832 / Fax: 703-821-7269

E-mail: mbusby@NADA.org

Website: NADA.com/B&B



NADA Used Car Guide provides the most market-reflective used vehicle values in a wide variety of formats to fit your needs.

National Arbitration Forum

Minneapolis, MN

Contact: Leah Dyrud

Senior Administrator

Tele: 852-516-6525 / Fax: 952-516-6650

E-mail: ldyrud@adrforum.com

Website: www.adrforum.com



The National Arbitration Forum enables financial service institutions to optimize recovery and manage risk using arbitration and mediation. Learn more at www.adrforum.com or call 877-655-7755.

National Creditors

Connection, Inc. (NCCI)

Lake Forest, CA

Contact: Tony Hipp

Director, Business Development

Tele: 800-300-0742, Ext. 7544 / Fax: 800-711-6346

E-mail: thipp@nationalcreditors.com

Website: www.nationalcreditors.com



Nation's premier field contact service provider (door knocks) in all 50 states and Puerto Rico.

National Insurance

Crime Bureau (NICB)

HQ - Des Plaines, IL

Contact: Robert Wilson

Membership Director

Tele: 609-261-8700 / Fax: 847-544-7101

E-mail: RWilson@NICB.org

Website: www.NICB.org



The nation's only not-for-profit organization dedicated exclusively to preventing, detecting and defeating theft and fraud – uniquely positioned to support the finance community with a range of expert and unique vehicle recovery solutions.

Nomis Solutions

San Bruno, CA

Contact: Danielle Lederman

Marketing Coordinator

Tele: 650-588-9800 / Fax: 650-588-2305

E-mail : danielle.lederman@nomissolutions.com.

Website: www.nomissolutions.com



Nomis Solutions is the recognized leader in Profit-based Pricing for banking and finance. Powered by price optimization technology, Profit-based Pricing is an innovative approach that enables executives to strategically use pricing to achieve improved financial results, gain insight into customer preferences, and support compliance. The award-winning Nomis Price Optimizer™ Suite is a set of business solutions that combines pricing analytics, optimization, and execution into a comprehensive pricing strategy and process.

EXHIBITORS

ONTIME/Sekurus

Murrieta, CA

Contact: Kim Cole

Sales Coordinator

Tele: 951-834-9400 / Fax: 951-834-9402

E-mail: kcole@sekurus.com

Website: www.sekurus.com



Sekurus Financial Services provides a comprehensive turn key solution to dealers wanting success in the sub-prime market. SFS provides payment incentives, recovery, remarketing and skip guarantee.

Overby-Seawell Company

Kennesaw, GA

Contact: Chuck Burkey

Senior Sales Executive

Tele: 678-460-3256 / Fax: 678-460-3456

E-mail: chuckb@overby-seawell.com

Website: www.overby-seawell.com



For over 20 years Overby-Seawell has been a leading provider of Collateral Insurance Solutions, Tracking Software and Services, and related Insurance Products to lending institutions specializing in the automotive market. The Company has pioneered Hybrid Insurance Programs, Risk Management Strategies / Predictive Triggers, and 'Best of Breed' Technology with a focus on Compliance.

PAR North America

Carmel, IN

Contact: Mel Rogulski

Director Marketing and Business Development

Tele: 317-258-8774 / Fax: 317-343-3001

E-mail: mrogulski@parnorthamerica.com

Website: www.parnorthamerica.com



A nationwide provider of vehicle services including repossessions, titling, remarketing and lease-end of term. State-of-the-art technology is a core competency of PAR.

EXHIBITORS

PDP Group, Inc.

Hunt Valley, MD

Contact: Jim Pitcher

Executive Vice President

Tele: 410-584-1569 / Fax: 410-584-0223

E-mail: jpitcher@pdpgroupinc.com

Website: www.pdpgroupinc.com



PDP provides solutions for title administration, back room support, insurance tracking and private label insurance products, allowing customers to concentrate on their core competencies.

PassTime

Littleton, CO

Contact: Melissa Obermoller

Director of Strategic Relationships

Tele: 303-623-5339, ext. 3006 / Fax: 303-225-8343

E-mail: mobermoller@passtimeusa.com

Website: www.PasstimeUSA.com



PassTime can help you change the way you do business. Stop by our booth at the AFSA conference to discover how PassTime can streamline your profits and increase your overall efficiency. We have proven that our Guaranteed Payment Solution results in reliable business security and your peace of mind. Specializing in starter-interrupt systems and GPS tracking solutions for your business.

Personix

Austin, TX

Contact: Kimberly Crater

Administrative Marketing Manager

Tele: 512-329-0081 / Fax: 512-329-0086

E-mail: Kimberly.Crater@Fiserv.com

Website: www.personix.com



Personix provides statements and customer communications with sophisticated solutions including data composition, address hygiene, high-speed laser printing, and automated inserting and mailing. Stop by the Personix booth to find out why outsourcing your billing to Personix means less work, but more control.

EXHIBITORS

ReMark Capital Group, LLC

New York, NY

Contact: Jeffrey W. Kramer

CEO

Tele: 212-801-3951 / Fax: 212-801-3762

E-mail: jkramer@remarkcapital.com



Contact: Doug Tillman

Executive Director Business Development

Tele: 504-799-3520 / Fax: 504-799-3524

E-mail: dtillman@remarkcapital.com

Website: www.remarkcapital.com

ReMark Capital Group, LLC (“ReMark”) is a market leading provider of capital and liquidity to financial institutions and finance companies participating in the automobile finance and consumer finance industry through its two primary business activities, the purchase of existing portfolios of retail installment contracts and as a provider of warehouse lines of credit secured by such receivables.

State National Companies

Ft. Worth, TX

Contact: John Pearson

Executive Vice President, National Sales Manager

Tele: 800-877-4567 Ext. 1236 / Fax: 817-804-2938

E-mail: jpearson@statenational.com

Website: www.statenational.com



Get more portfolio protection with collateral protection insurance from the CPI specialist. The choice of successful credit unions nationwide, State National Companies offers larger claims settlements, unmatched service and timesaving technology with a program backed by our “A” (Excellent) rated insurance carrier. See what’s possible with State National.

EXHIBITORS

SubPrime Auto Finance News

Cary, NC

Contact: Robert Colby

Account Executive

Tele: 800-608-7500 / Fax: 734-542-8009

E-mail: rcolby@autoremarketing.com

Website: www.autoremarketing.com



Published monthly, SubPrime Auto Finance News is the leading publication that independent and franchise dealers depend on for news impacting the high-profit margin of the SubPrime industry.

TaxWise

Rome, GA

Contact: Hunter Thornton

National Field Sales Manager

Tele: 678-918-0200 / Fax: 706-290-7256

E-mail: hthornton@taxwise.com

Website: www.taxwise.com



Tax Preparation software and services.

Universal Training

Northbrook, IL

Contact: Mary Carolan-Doyle

Senior Vice President

Tele: 847-498-7466 / Fax: 847-498-9608

E-mail: mcarolan@universaltraining.com

Website: www.universaltraining.com



Provider of custom training for: sales, underwriting, dealership development, credit analysis, collections, customer service, and more.

EXHIBITORS

van Wageningen Financial Services

Eden Prairie, MN

Contact: Nancy Mellon

Senior Account Executive

Tele: 952-833-9131 / Fax: 952-833-9411

E-mail: nmellon@vanwagenen.com

Website: www.vanwagenen.com



van Wageningen Financial Services specializes in providing the Financial Industry with Tracking and Collateral Protection Programs to protect your direct and indirect auto portfolios.

EXHIBITORS

VantageILM

Pasadena, CA

Contact: Mark Gleason

Vice President - Sales

Tele: 626-737-6880 / Fax: 626-270-4155

E-mail: mgleason@vantageilm.com

Website: www.vantageilm.com



VantageILM is the leading next generation on-demand integrated loan management system that places best practice origination, servicing, collections, asset and document management, analytics and accounting in one platform.

VINtek, Inc.

Philadelphia, PA

Contact: Larry Highbloom

President/CEO

Tele: 215-563-3320 / Fax: 215-563-3326

E-mail: lhighbloom@vintek.com

Website: www.vintek.com



VINtek provides lienholders with title administration services which significantly reduce operating costs and improve customer service. VINtek services and technologies can be used directly by lienholders in their operating environments or via a full business process outsource arrangement administered by VINtek from its three locations in Philadelphia, Las Vegas and Allentown. VINtek's clients include the largest banks in the country plus credit unions and finance companies.

EXHIBITORS

WALKAWAY USA

Irving, TX

Contact: Paul Budvitis

President

Tele: 866-886-WALK (9255)

Fax: 972-445-8385

E-mail: pbudvitis@walkawayusa.com

Website: www.walkawayusa.com



WALKAWAY® is an innovative Vehicle Return Program that protects consumers from negative equity in the event of life changing circumstances. It provides lenders and dealerships with a true point of differentiation and presents new opportunities to increase vehicle sales and loan volume while driving customer loyalty and retention.

Wolters Kluwer

Financial Services/AppOne

St. Cloud, MN/Baton Rouge, LA

Contact: Gary Perdue

Chief Operating Officer

Tele: 225-754-5932 / Fax: 225-408-1657

E-mail: gperdue@appone.net

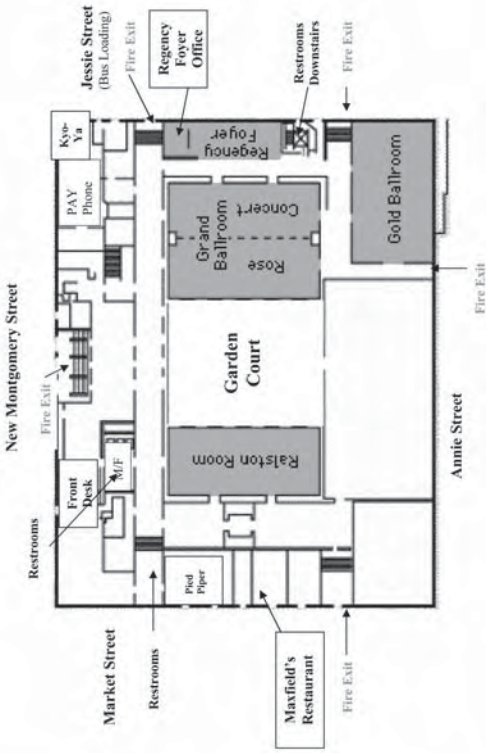
Website: www.WoltersKluwerFS.com or www.AppOne.net



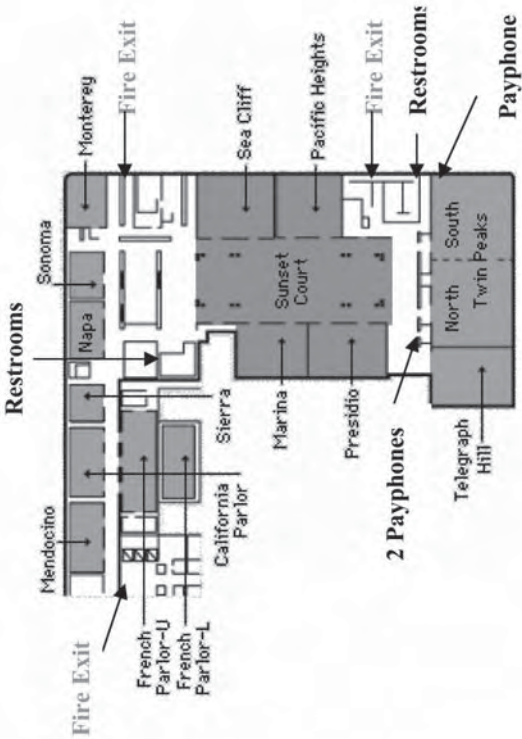
AppOne offers independent dealerships access to lenders while providing industry leading risk mitigation and compliance services. As part of Wolters Kluwer Financial Services, the leading provider of regulatory compliance solutions and services for banking, securities, and insurance, AppOne delivers trusted management tools and resources. Learn more at WoltersKluwerFS.com or AppOne.net

HOTEL MAP

FIRST FLOOR



SECOND FLOOR



MARK YOUR CALENDAR FOR AFSA EVENTS

13TH ANNUAL VEHICLE FINANCE CONFERENCE (PRIOR TO NADA CONVENTION)

January 21-23, 2009

Sheraton New Orleans Hotel ☆ New Orleans, Louisiana

14TH ANNUAL VEHICLE FINANCE CONFERENCE (PRIOR TO NADA CONVENTION)

February 10-12, 2010

Walt Disney's Yacht Club Resort ☆ Lake Buena Vista, Florida

12TH MARKETING FORUM

March 26-27, 2008

Sheraton Wild Horse Pass Resort ☆ Chandler (Phoenix), Arizona

25TH ANNIVERSARY INDEPENDENTS CONFERENCE & EXPOSITION

March 26 - 29, 2008

Sheraton Wild Horse Pass Resort ☆ Chandler (Phoenix), Arizona

8TH FINANCE INDUSTRY CONFERENCE FOR INTERNATIONAL FIXED INCOME INVESTORS

April 22-24, 2008

Hilton Arc de Triomphe ☆ Paris, France

18TH FINANCE INDUSTRY CONFERENCE FOR FIXED INCOME INVESTORS

May 12-14, 2008

Westin Copley Place ☆ Boston, Massachusetts

NATIONAL INSTITUTE ON CONSUMER CREDIT MANAGEMENT FOR BRANCH MANAGERS

June 1-6, 2008

Marquette University ☆ Milwaukee, Wisconsin

MANAGEMENT DEVELOPMENT PROGRAM FOR MIDDLE MANAGERS

July 16-22, 2008

University of North Carolina ☆ Chapel Hill, North Carolina

11TH STATE GOVERNMENT AFFAIRS FORUM/ NACCA ANNUAL MEETING

September 31–October 2, 2008

The Beverly Hilton ☆ Beverly Hills, California

92ND ANNUAL BUSINESS MEETING & LEADERSHIP CONFERENCE

October 25 - 28, 2008

Four Seasons Resort & Club Dallas ☆ Irving, Texas