

# FINANCE SOURCE ACCESS

## WHAT IS ROUTEONE?

- RouteOne is a joint venture created by *Ally Financial, Ford Motor Credit Company, TD Financial, and Toyota Financial Services* to create a more streamlined credit application for automobile dealers and their customers
- RouteOne serves as an unprecedented access point for finance sources, allowing non-captives to compete side by side with the captives for a dealer's business
- RouteOne offers the dealers access to all finance sources through a single platform

## ROUTEONE AT A GLANCE

- RouteOne's platform is used in more than *21,500 franchised dealerships* across North America (*including Canada*)
- RouteOne is currently contracted with *700+ finance sources* in North America, comprising:
  - *Top four captives* and their *10 affiliates*, as well as *700+ non-captive finance sources*, providing the dealer access to the greatest funding capacity in the industry
  - The unprecedented increase in non-captive application volume on RouteOne makes us the perfect choice for your business growth strategy
- RouteOne *DecisionOne*, a new offering from RouteOne, allows those finance sources that wish to continue to process applications without integration to an LOS (*and with no IT investment or commitment*) the ability to connect directly to dealers through RouteOne. RouteOne *DecisionOne* provides an extremely *low cost entry* and provides finance sources an *affordable electronic solution* that can scale over time to fit any business need.

## WHY ROUTEONE?

Need to be where your dealers are? Then you need RouteOne.

If you're not on RouteOne, you could be losing business. How? Dealers using our platform have the ability to send to their captive and *non-captive finance sources* from just a single screen. If you're not on RouteOne, you're losing the chance to appear in front of the dealer *each and every time* he processes an application. It's not likely that a dealer will exit RouteOne to re-enter the customer data and send the information to your finance source — a finance source *not* integrated to RouteOne. But if you're side by side with the largest players in the market, you have an equal opportunity to receive that business.

Don't miss out on potential profits! On the RouteOne platform, many finance sources realize a *five to ten percent incremental growth* in the first three months, and most significantly more within the first year.

## NEXT STEPS

Contact your RouteOne Account Manager for more information on this and other important RouteOne products and features:

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# ROUTEONE FINANCE SOURCES

## CAPTIVES/AFFILIATES

Ally Financial\* *e*  
American Suzuki Financial Services  
Ford Motor Credit Company\* *e*  
Lexus Financial Services  
Lincoln AFS *e*  
Mercedes-Benz Financial  
PRIMUS Financial Services  
TD Auto Finance\*  
Toyota Financial Services *e*  
Volvo Car Finance North America\*

## NON-CAPTIVE FINANCE SOURCES

1<sup>st</sup> Citizens Bank of SC  
1<sup>st</sup> Interstate Bank  
AFS Acceptance LLC  
A L Financial  
Alliance Bank  
Alphera Financial Services  
Amarillo National Bank  
American Credit Acceptance Corp.  
American National Bank  
APF  
Apollo Auto Finance  
AutoCredit Source  
Auto Loan Builder  
Automotive Capital Corp.  
AVID Acceptance  
Balboa Thrift & Loan  
Bank of America *e*  
Bank of Geneva  
Bank of Montreal\*  
Bank of Nova Scotia\*  
Bank of Oklahoma Financial Corp.  
Bank of Southside Virginia  
Bank of Stockton  
Bank of Travelers Rest  
Bank of the West  
Baysshore Consumer Finance  
BB&T  
BCI Financial  
Belmont Saving Bank  
Blackhawk Finance  
BNC Bank  
Brand Bank  
Bremer Bank  
Brookline Bank  
C&F Finance  
California Republic Bank  
Candaigua National Bank  
Capital Bank, N.A.  
Capital One Auto Finance  
Car Financial Capital  
Carolina Finance  
Cashmere Valley Bank  
CCU Financial  
Chapman Automotive Group  
Chase Custom  
Chase Prime  
Chemical Bank  
Chemung Canal Trust  
Chief Financial Corporation  
CIG Financial  
Citizens Bank (RBS Citizens, N.A.)  
Citizens Bank of West VA  
City Bank of Texas  
Columbus Finance  
Commerce Bank  
Commercial Bank of Texas  
Community & Southern Bank  
Community Bank  
Community Trust Bank  
Compass Bank  
Condor Capital  
Consumer Mortgage  
Consumer Portfolio Services

## NON-CAPTIVE FINANCE SOURCES

Credit Union Acceptance Co.  
Crescent Bank & Trust  
Damascus Community Bank  
Drive Financial Services  
East Coast Funding Group (Wisdom)  
Eastern Bank  
Eastern Capital Funding  
Exeter Finance  
Extraco Banks  
Farmers and Merchants State Bank  
Farmers National Bank  
Fidelity Bank  
Fifth Third Bank  
Financial Institution Lending Option  
First Citizens Bank  
First Citizens Bank & Trust Company  
First Commonwealth Bank  
First Federal Savings Bank  
First Financial Bank, N.A.  
First Investors  
First Merit Bank  
First National Bank of AltaVista  
First National Bank of Pennsylvania  
First Security State Bank  
First Sentinel Bank  
First State Bank of Tennessee  
Five Star Bank  
Flagship Credit Corporation  
Franklin Capital  
Fulton Financial Corp.  
Gateway Financial Services  
Gateway One Lending and Finance  
GCB Acceptance Corporation  
GenoaBank  
Glenview State Bank  
Glens Falls National Bank & Trust  
GM Financial/AmeriCredit  
Gulf States Finance  
Hagerstown Trust  
Hancock Bank  
Harris, N.A.  
Hilltop National Bank  
Hinsdale Bank & Trust  
Hitachi Capital America  
Honor Finance  
Huntington National Bank  
Iberia Bank  
Independent Bank  
Independent Dealer Advantage  
Innovation Auto (Tricon Networks)  
Interactive Financial Acceptance (IFA)  
Investar Bank  
Jaguar Land Rover Financial Group\*  
Jay Finance  
Lake City Bank  
Lexington Auto Finance, Inc.  
Liberal Finance Services  
Liberty Bank & Trust  
Lithia Financial Corporation (LFC)  
M&I Dealer Finance  
M&T Bank  
Mainline Bank  
Mazda Financial Services\*  
Mechanics Bank  
Meridian Bank Texas  
Midwest Acceptance Corporation  
Morgan Bank  
Motor Vehicle Acceptance  
National Bank of Ohio  
Nationwide Acceptance Corporation  
NBT Bank  
New Bridge Bank  
Old National Bank  
Omni American Bank  
Overseas Military Sales

## NON-CAPTIVE FINANCE SOURCES

Park Funding  
Park National Bank  
Passumpsic Savings Bank  
Peak Acceptance  
PennStar Bank  
Peoples Bank  
PFS  
Plumas Bank  
PNC Bank  
Preferred Automobile Credit Co. (PACCO)  
Premier Acceptance  
Prestige Financial Services  
Prime Acceptance Corp.  
Prosperity Bank  
Quantum Auto Group  
Royal Canadian Bank (RBC)\*  
Regional Acceptance Corp.  
Regional Management Corp.  
Regions Bank  
Republic Bank  
Rhinebeck Savings Bank  
SAFCo (Southern Auto Finance)  
Santander Auto Finance  
Saratoga National Bank & Trust Co  
Scotiabank\*  
Seacoast National Bank  
Solvay Bank  
Southern Heritage Bank  
Southwest National Bank  
Square 1 Financial  
St. Mary's Bank  
Star Financial Bank  
Sterling Savings Bank  
Steward Financial Services (Holman)  
Subaru Motors Finance  
Summit Financial Corp  
SunTrust  
Susquehanna Bank  
TD Bank, N.A.  
TD Financing Services\*  
The Bank of Southside Virginia  
The New Washington State Bank  
Tidewater Motor Credit  
Top Financial Company  
Union Bank  
Union Bank & Trust Co.  
Union First Market Bank  
Valley National Bank  
Vanguard Credit LLC  
Union First Market Bank  
Universal Special Auto Finance  
US Bank  
US MILES  
VFC Inc.\*  
Wells Fargo Dealer Services  
Westlake Financial Services  
Whitney Bank  
Wilmington Trust Bank

## CREDIT UNIONS

1<sup>st</sup> Community FCU  
1<sup>st</sup> Financial FCU  
1<sup>st</sup> Gateway CU  
1<sup>st</sup> MidAmerica CU  
3 Rivers FCU  
66 FCU  
A+ FCU  
Aberdeen Proving Grounds FCU  
Abri CU  
Achieva CU  
Advancial FCU  
Advantage CU  
Afeni FCU  
Aimbridge Lending Solutions  
Alabama State Employees' CU

## CREDIT UNIONS CONTINUED

Alabama Telco CU  
Alaska USA FCU  
Allegacy FCU  
Allegis CU  
Alliance CU  
Alpine CU  
AltaOne CU  
Altra FCU  
Amazon Leasing  
American Eagle-Anheuser Busch CU  
American First CU  
American Partners FCU  
America's First FCU  
AMOCO FCU  
Amplify CU  
Andrews FCU  
Anheuser Busch Emp. CU-Blue Yield  
Animas CU  
Apple FCU  
ARCUSO  
Arizona Central CU  
Arizona State CU  
Arsenal CU  
Associated CU  
Astera CU  
Augusta Metro FCU  
AurGroup Financial CU  
Ball State FCU  
Baylands FCU  
Bayport FCU  
Beacon CU  
Beacon Mutual FCU  
Beehive CU  
Belco Community CU  
Birmingham Bloomfield CU  
Box Elder County CU  
C-Plant FCU  
Campus USA CU  
Capital CU  
Capital Educators FCU  
Capitol CU  
Carolina Trust FCU  
Catholic Community CU  
Centra CU  
Central FLA CU  
Central Communications CU  
CFE Federal CU  
Champion FCU  
Charleston Area FCU  
Charter Oak FCU  
Chartway FCU  
Chessie FCU  
Chief Financial FCU  
CINCO Family Financial Center CU  
Citizens Community CU  
City & County CU  
CME FCU  
Coastal Credit  
Collins Community CU  
Columbus Metro FCU  
CommonWealth CU  
Community Alliance CU  
Community CU  
Community CU - Alabama  
Community Choice CU  
Community Driven CU  
Community Educators CU  
Community Financial CU  
Community Financial Members CU  
Community First CU  
Community West CU  
Comtrust FCU  
Connex CU  
Consumers CU (MI)  
Consumers CU (IL)

# ROUTEONE FINANCE SOURCES

## CREDIT UNIONS CONTINUED

Copoco Community CU  
Cornerstone Community FCU  
Cornerstone CU  
Corning CU  
CP FCU  
Credit Union of Dodge City  
Credit Union of Texas (CUSI)  
Credit Union One  
CU Acceptance  
CUAF  
Dade County FCU  
Dakota Plains FCU  
Dallas Telco FCU  
DayAir CU  
Del Norte CU  
Delta County CU  
Denali Alaskan FCU  
Denton Area Teachers CU (DATCU)  
Desert Schools FCU  
Desoto Mopac CU  
Dow Chemical Employees CU  
Dow Louisiana FCU  
Dupaco Community CU  
E&A CU  
E FCU  
Eastern Utah Community CU  
East Idaho CU  
East Idaho State University FCU  
Education First CU  
Educational CU  
Educational Employees CU  
Electro Savings CU  
ELGA CU  
Enrichment FCU  
ESL FCU  
Evansville Teachers FCU  
Fairmont FCU  
Family First CU  
Family First FCU of NY  
Family Savings FCU  
Family Security CU  
FEDCom CU  
Federal Employees of Chippewa County CU  
Financial Center FCU  
Financial One CU  
Financial Plus CU  
Firefighters Community CU  
Firelands FCU  
First Abilene FCU  
First Atlantic FCU  
First Castle FCU  
First Citizens FCU  
First Commonwealth FCU  
First Community CU  
First Educators CU  
First Financial CU  
First Flight FCU  
First Jersey CU  
First Heritage FCU  
First Missouri CU  
First Service FCU  
First South CU  
Florida Telco CU  
Fon du Lac CU  
Fort Knox CU  
Fort Worth Community CU  
Forum CU  
Freedom CU  
Freedom FCU  
Gateway Community FCU  
Gateway Regional CU  
GCS FCU  
General Electric CU  
Georgia Heritage FCU  
Global CU

## CREDIT UNIONS CONTINUED

Gratiot Community CU  
Great Basin FCU  
Greater Iowa CU  
Greater Minnesota CU  
Greater Valley CU  
Greylock FCU  
Grow Financial FCU  
Guardian CU  
Hapo Community CU  
Harbor One CU  
Hawthorne CU  
Healthcare Community CU  
Health Care Family CU  
Helena Community CU  
Heritage South CU  
Heritage Trust FCU  
Honor CU  
Horizon CU  
IC FCU  
Icon CU  
Idaho Central CU  
IH Mississippi Valley CU  
Insight CU  
International Harvester Employee CU  
Interra CU  
InTouch CU  
Jeffco CU  
Jefferson County FCU  
Kalsee CU  
KC Police CU  
Kemba Financial CU  
Kentucky Employee CU  
Kentucky Telco CU  
Kern Schools FCU  
Kirtland FCU  
Laclede Family Savings CU  
Lake City CU  
Lake Huron CU  
Lake Michigan CU  
Lake Trust CU  
Landmark CU  
Langley FCU  
Lansing Automakers FCU  
Laredo FCU  
Latah CU  
Leadco Community CU  
Leaders FCU  
Lebanon FCU  
Ledge Light FCU  
Legacy Community FCU  
Lewis Clark CU  
LGE Community CU  
Liberty Alliance FCU  
Long Beach Schools Financial CU (LBS)  
Lyell FCU  
Maine State CU  
Marine FCU  
Marshland CU  
Max FCU  
MC FCU  
Member One FCU  
Member's Advantage CU  
Members CU  
Members 1st FCU  
Members First CU  
Memphis Area Teachers CU  
Meritor FCU  
Meritrust CU  
Metro CU  
Michigan First CU  
Michigan Schools and Gov't CU  
Michigan State University FCU  
Mid Florida FCU  
Mid-Illini CU  
Mid-Minnesota FCU

## CREDIT UNIONS CONTINUED

Mid-Missouri CU  
Midsouth FCU  
Midwest CU  
Midwest America FCU  
Mission FCU  
Missouri Valley FCU  
Mobil Oil FCU  
Montana 1st CU  
Mountain America FCU  
Mutual Savings CU  
Mutual Security CU  
My Community FCU  
My River Valley CU  
NASA FCU  
Navy Army FCU  
Nebo CU  
Neighborhood CU  
Neighbors FCU  
New Horizon CU  
New Mexico Central CU  
New Mexico Educators FCU  
New Mexico Energy FCU  
NIH FCU  
Nishna Valley CU  
North Iowa Community CU  
Northwest Community CU  
Novation CU  
NuMark CU  
Numerica CU  
Oklahoma Educators CU  
Olin Community CU  
ORNL FCU  
OSU FCU  
Otero FCU  
Pacific Northwest FCU  
Park Community FCU  
Patriot FCU  
Pegasus CU  
PennEast FCU  
Pennsylvania Central CU  
People First FCU  
Peoples Community CU  
Pioneer West Virginia FCU  
Poplar Bluff FCU  
Port Alliance CU  
Postal and Community CU  
Postal Federal Community CU  
Potlatch No. 1 FCU  
Public Employees CU (TX)  
Purina CU  
Red River Employees FCU  
Red River FCU  
Redstone FCU  
Red Wing CU  
Rio Grande CU  
River Region CU  
Rivertown Community FCU  
Riverview Community FCU  
Robins FCU  
Rolla FCU  
Royal CU  
Sabine FCU  
SAC FCU  
Safe One CU  
San Antonio CU  
Sandia Area FCU  
Sandia Labs FCU  
San Diego County CU  
Scott CU  
Seaboard FCU  
Security FCU  
Security First FCU  
SEFCU  
Seven Seventeen CU  
Sharefax CU

## CREDIT UNIONS CONTINUED

Shell Community FCU  
SIU CU  
SJP FCU  
Skylands Community  
Solidarity Community FCU  
Soo Co-Op CU  
South Carolina FCU  
South Community CU  
Southeastern FCU  
Southern Illinois Area CU  
Southwest FCU  
Space Coast CU  
Spirit of Alaska FCU  
Spokane Teachers CU  
Star of Texas CU  
St. Cloud FCU  
St. Louis Carpenters CU  
St. Louis Community CU  
St. Pius X FCU  
State Educators CU (NM)  
State Employees CU  
State Employees FCU  
Steel Valley FCU  
Superior FCU  
Teachers' CU  
Tech CU  
Tennessee Valley CU  
Texans CU  
Texas Trust CU  
Texell CU  
Texar FCU  
The Tennessee CU  
TIC CU  
Tigers CU  
Tinker FCU  
Topline FCU  
Town & Country CU  
Tri-Rivers FCU  
TruWest CU  
United Bay CU  
United FCU  
United Consumers CU  
United Financial CU  
United Teletech Financial FCU  
University of Iowa Community CU  
University of Kentucky FCU  
University of Tennessee FCU  
University of Utah CU  
USNM FCU  
Utah Central CU  
Utah Community FCU  
Utah FCU  
Vantage CU  
Velocity CU  
Ventura County CU  
Veridian CU  
VIA CU  
Wanigas CU  
Warren FCU  
Washtenaw FCU  
Weber CU  
West Community CU  
WestConsin CU  
Western FCU  
Western Heritage CU  
Western Vista FCU  
West Mark CU  
Westerra CU  
White Sands FCU  
Wiregrass FCU  
Woodside CU  
WyHy FCU  
Wright Patt CU  
Y-12 FCU  
Zia FCU



**RouteOne**  
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