

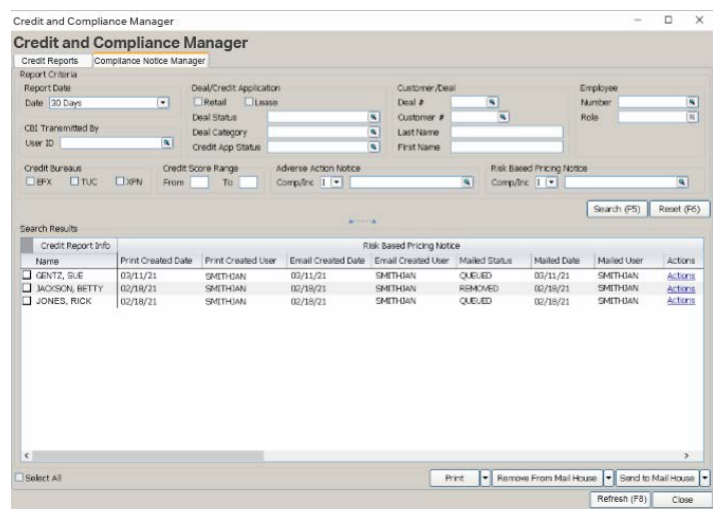
700Credit's integrated Mail House platform for compliance management in ERA-IGNITE.

The 700Credit Mail House solution is seamlessly integrated with the ERA-IGNITE Credit and Compliance Manager module so it is easy to access and easy to use.

From the Compliance Notice Manager, dealers can:

- » View all credit applications and the status of their compliance tasks Red Flag, RBPN and Adverse Action Letters
- » Sort applicants to easily identify incomplete tasks
- » Execute individual or batch compliance related activities

Most best practice recommendations for Adverse Action letters state you don't have to deliver notices to any consumer you sell a car to. In this solution, when a car is marked sold in the DMS the customer is automatically removed from the Adverse Action Mail House queue.



Credit and Compliance Manager

Credit Reports | Compliance Notice Manager

Report Criteria

Report Date: [20 Days] | Deal/Credit Application: [Retail] [Lease] | Customer/Deal: [Deal #] [Customer #] [Last Name] [First Name] | Employee: [Number] [Role]

Deal Status: [] | Deal Category: [] | Credit App Status: []

CDI Transmitted By: [User ID] | Credit Bureau: [] [] [] [] | Credit Score Range: [From] [To] | Adverse Action Notice: [] | Risk Based Pricing Notice: []

Search (F5) | Reset (F6)

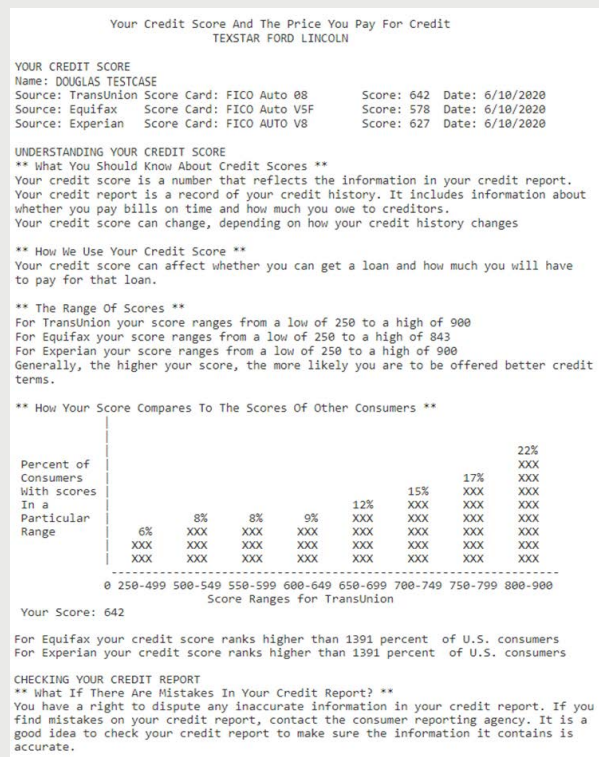
Search Results

Name	Print Created Date	Print Created User	Email Created Date	Email Created User	Mailed Status	Mailed Date	Mailed User	Actions
GENTZ, GUE	03/13/21	SMITHMAN	03/11/21	SMITHMAN	QUEUED	02/11/21	SMITHMAN	Actions
JACKSON, BETTY	02/18/21	SMITHMAN	02/16/21	SMITHMAN	REMOVED	02/18/21	SMITHMAN	Actions
JONES, RICK	02/18/21	SMITHMAN	02/18/21	SMITHMAN	QUEUED	02/18/21	SMITHMAN	Actions

Select All | Print | Remove From Mail House | Send to Mail House | Refresh (F8) | Close

How Dealers Benefit

- ✓ Automates and simplifies compliance requirements for adverse action and risk-based pricing notices
- ✓ Dealers can view and monitor the status of their compliance activities from one location
- ✓ Dealers can print, email, or mail AA and RBPN letters to customers
- ✓ Provides a **compliance safety net** – if you miss sending a letter, the Mail House platform will do it for you



Your Credit Score And The Price You Pay For Credit
TEXSTAR FORD LINCOLN

YOUR CREDIT SCORE
Name: DOUGLAS TESTCASE
Source: TransUnion Score Card: FICO Auto 08 Score: 642 Date: 6/10/2020
Source: Equifax Score Card: FICO Auto V5F Score: 578 Date: 6/10/2020
Source: Experian Score Card: FICO AUTO V8 Score: 627 Date: 6/10/2020

UNDERSTANDING YOUR CREDIT SCORE
** What You Should Know About Credit Scores **
Your credit score is a number that reflects the information in your credit report. Your credit report is a record of your credit history. It includes information about whether you pay bills on time and how much you owe to creditors. Your credit score can change, depending on how your credit history changes.

**** How We Use Your Credit Score ****
Your credit score can affect whether you can get a loan and how much you will have to pay for that loan.

**** The Range Of Scores ****
For TransUnion your score ranges from a low of 250 to a high of 900
For Equifax your score ranges from a low of 250 to a high of 843
For Experian your score ranges from a low of 250 to a high of 900
Generally, the higher your score, the more likely you are to be offered better credit terms.

**** How Your Score Compares To The Scores Of Other Consumers ****

Percent of Consumers with scores in a Particular Range	6%	8%	8%	9%	12%	15%	17%	22%
0 250-499	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
500-549	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
550-599	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
600-649	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
650-699	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
700-749	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
750-799	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
800-900	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

Score Ranges for TransUnion

Your Score: 642

For Equifax your credit score ranks higher than 1391 percent of U.S. consumers
For Experian your credit score ranks higher than 1391 percent of U.S. consumers

CHECKING YOUR CREDIT REPORT
** What If There Are Mistakes In Your Credit Report? **
You have a right to dispute any inaccurate information in your credit report. If you find mistakes on your credit report, contact the consumer reporting agency. It is a good idea to check your credit report to make sure the information it contains is accurate.

For more information on any of 700Credit's credit and compliance solutions, please call (866) 273-3848 or visit us online at www.700credit.com.



Credit, Compliance, Prescreen
& Consumer PreQualification Solutions