

CONRAD ACCEPTANCE

Purchase Program

As an industry leader for 30 years, the Conrad Companies continue to provide the most flexible programs and personal attention to its clients.

“Every client is unique and vitally important”

PURCHASE PROGRAM

Conrad Acceptance Corporation purchases unsecured contracts. Our Clients are pre-qualified through Conrad's Credit Committee and can be approved for various programs. Funding is either immediate or upon the completion of the program, depending on the financial strength of the Client.

Contracts are purchased by Conrad at a discount which varies based on the term (number of months for repayment) of the contract. The discount is modest for contracts financed for 12 months or less, and increases the longer the term. Generally, contracts with a term greater than 36 months will only be accepted in Conrad's Cash Flow Advance Program.

Underwriting guidelines are liberal, the approval process is efficient, and funding is done weekly, typically every Friday. Funding dates and frequency can be modified upon request.

Any accounts not purchased by Conrad will still be accepted under Conrad's Contract Servicing Program, subject to a separate fee structure.

In order for any new Client to be considered for Conrad's Contract Purchase Program, an application process is required. The approval process generally takes no more than one week to complete.

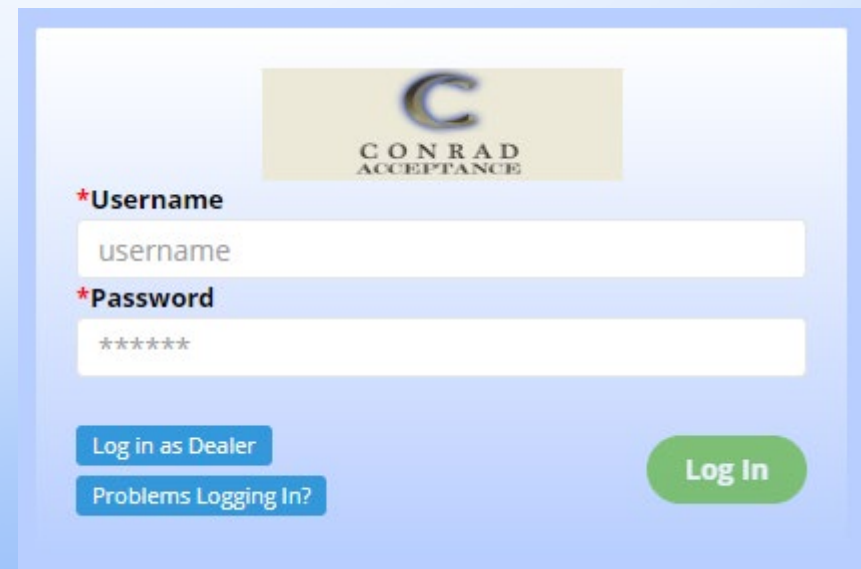
[Click Here to Request Terms of Program](#)

CONRAD INSTANT APPROVAL SYSTEM

Conrad Acceptance is changing the financing experience with the Conrad Instant Approval System (CIAS). The automated instant approval is an online, PCI Certified, credit decision lender that will provide an instant decision at the point of sale. At the point of sale, sign onto the customized portal, create and submit a new application, and within seconds an instant decision will be provided. With a customized dashboard, instant decisioning, and all the applications housed in one online system, the financing experience will be much more efficient.

Conrad Instant Approval System (CIAS) offers:

- One System, One Solution
 - Point of Sale Solution
 - Online Consumer Portal
- Customized Login and Dashboard
 - Metrics in Real Time
 - Customized Reports
 - Mobile Friendly
- In Office or Remote Signing



The screenshot shows the login page for the Conrad Instant Approval System (CIAS). At the top center is the Conrad Acceptance logo, which consists of a stylized 'C' above the text 'CONRAD ACCEPTANCE'. Below the logo are two input fields: the first is labeled '*Username' and contains the text 'username'; the second is labeled '*Password' and contains six asterisks. At the bottom left, there are two buttons: 'Log in as Dealer' and 'Problems Logging In?'. At the bottom right, there is a green 'Log In' button.

REPORTING

Conrad Acceptance Corporation has partnered with Client Access Web (CAW) to give clients an active role in the collection process. The portal was designed so that clients can have convenient and secure access to their accounts at any time. Conrad's Client Access Web provides clients with the tools to create custom reporting without costly fees that typically come from personalized reports. Clients can access Conrad's user-friendly Client Access portal through Conrad's website 24 hours a day, 7 days a week to access file information and other data.

Conrad's Client Access Benefits:

- Verify balances, submit new placements and build custom reports, make comprehensive statistical comparisons and track the most up-to-date recovery results through a secure web portal
- View payment history and all activity on accounts
- Numerous search options include: the consumer's name, client reference number, Conrad Acceptance account number, date placed for collection, account balance and more.
- Update account information, report payments, place single or multiple spreadsheet accounts and notify collectors of new information that can assist in debt recovery.



CONSUMER PORTAL

With Pay Conrad, consumers can create an account and login to Conrad's secure portal where they are presented account details and various options to take care of their obligations.



- PayConrad is a virtual “24/7 collector”
- Consumers can login to view their account details, set up a payment plan, pay in full, or PayConrad can negotiate with the consumer for the highest one-time payment
- Consumers can update contact information, view Conrad Acceptance contact information, and access credit help links

WHAT IS NEXT?

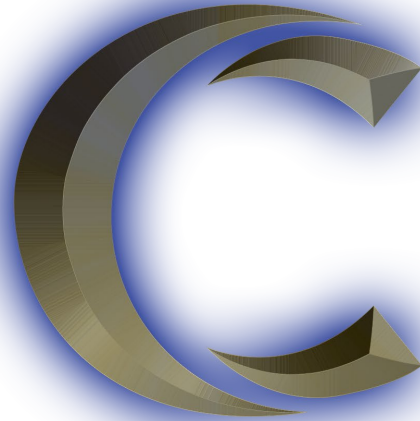
INTERESTED IN BECOMING A CLIENT?

[Click Here to fill our
the New Client
Information](#)

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graph LR; A[Click Here to fill our the New Client Information] --> B[Click Here to fill out the Client Application]; B --> C[Once both forms are submitted, a Client Representative will contact you.];
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[Click Here to fill out
the Client
Application](#)

Once both forms are submitted, a Client Representative will contact you.



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