

Welcome to

Professional Financial Services Corp.

Common sense loans at uncommon speed





Current Locations

- **Alabama (2)**
 - ◆ Birmingham
 - ◆ Huntsville
- **Florida (4)**
 - ◆ Orlando
 - ◆ St. Petersburg/
Clearwater
 - ◆ Tampa
 - ◆ Lakeland
- **Georgia (6)**
 - ◆ Athens
 - ◆ Augusta
 - ◆ Buford
 - ◆ Marietta
 - ◆ Savannah
 - ◆ Warner Robins
- **North Carolina (7)**
 - ◆ Asheville
 - ◆ Charlotte
 - ◆ Concord
 - ◆ Hickory
 - ◆ Raleigh
 - ◆ Wilmington
 - ◆ Winston Salem
- **Ohio (1)**
 - ◆ Columbus
- **South Carolina (6)**
 - ◆ Charleston
 - ◆ Columbia
 - ◆ Florence
 - ◆ Greenville
 - ◆ Myrtle Beach
 - ◆ Spartanburg
- **Tennessee (3)**
 - ◆ Jackson
 - ◆ Knoxville
 - ◆ Murfreesboro
- **Virginia (2)**
 - ◆ Newport News
 - ◆ Richmond



Future Locations Through 2007

- **Alabama (3)**
 - ◆ Mobile
 - ◆ Montgomery
 - ◆ Tuscaloosa
- **Florida (3)**
 - ◆ Ocala
 - ◆ Pensacola
 - ◆ Tallahassee
- **Indiana (1)**
 - ◆ Indianapolis
- **Ohio (5)**
 - ◆ Akron
 - ◆ Cincinnati
 - ◆ Cleveland
 - ◆ Dayton
 - ◆ Toledo
- **Virginia (3)**
 - ◆ Alexandria
 - ◆ Roanoke
 - ◆ Virginia Beach



Our Company

- Professional Financial Services (PFS) is based in Spartanburg, South Carolina. We have been purchasing retail installment contracts for used and new automobiles, trucks and motorcycles originated by franchise and independent vehicle dealers since February 1995.
- PFS is a wholly owned subsidiary of privately owned Security Group, Inc., which also owns Security Finance Corporation (SFC). SFC has 950 offices in 18 states and Mexico making direct loans to over 850,000 customers. Also based in Spartanburg, SFC celebrated its 50th anniversary in 2005.



Our Approach

- PFS staffs each office with experienced, professional personnel and operates within a radius of approximately 40 miles of each location. All credit decisions, collections, and funding are made from this local office.
- We put a premium on “**common sense**” in our decision making. The beacon score is not a factor. Instead, PFS looks at the following guidelines:
 - ◆ (1) **Stability** – 1 yr at residence and employment
 - ◆ (2) **Ability** – \$1,500 gross monthly income
 - ◆ (3) **Willingness** – Recent installment credit history
 - ◆ (4) **Security** – Equity position in vehicle being purchased



Our Approach

- Our staff always looks for a reason to fund the contract and will listen to your story and that of the customer.
- We are flexible on your customer's proof of income, e.g., accepting 1099's, tax returns, and bank statements, and consequently, we become self employed problem solvers.
- PFS prides itself on having the fastest call backs in the industry. Every attempt is made for our client's personnel to receive an indication of intent within an hour of receiving the application. Also, we are proud of our record of funding contracts on the same day they are completed.



Special Program Available

- PFS has a special program for most customers without social security numbers. We review all such potential purchases using our normal guidelines for stability, ability, willingness, and security and have a national track record of approval for most of them.
- Our advance to our Dealers is based on “Clean Black Book” plus \$500. We have no limits on the amount financed and will finance products such as warranties in the appropriate circumstances.
- PFS’ standard hold back fee (dealer reserve) is \$700. This amount can vary based on auto credit history or lack thereof, but does not exceed \$1,000.



Our Relationship With Your Customer

- Within 5 days of funding the contract, we call each customer to introduce ourselves and verify their best contact phone number, address, etc. We let them know that along with their payment book, they will receive a welcome letter verifying everything about their contract. We also inform them of our easy payment options of pre-addressed envelopes, personally at our office, automatic draft, or check-by-phone.
- We recognize that many of your customers are repeat business and we maintain a solid, personal relationship with each customer. They know that at anytime they can reach us at a toll free number to discuss their account status and that we will work with them in keeping their account current.



Contact Us

- In order to contact your local branch, please visit our website at <http://www.pfs-corp.net> and click on [Office Locator](#).
- To download our dealer agreement [click here](#).
- If you would like to call some of our dealer references, please see other slide for names and telephone numbers.