



## THE PFS DIFFERENCE

Have you ever had a customer that you felt was qualified for a car loan, but was denied? At PFS, we are passionate problem solvers. We take a close look at the individual, not just the numbers. When we have questions, we interview customers to give them the opportunity to tell the story behind their past credit challenges. If a customer has a stable job and a common sense story, we will try to find a way to help them. PFS enables customers with challenged credit to access funds they might not have access to from other lenders. With PFS on your side, you can get more applications approved and close more sales!



### WE'RE EXPERIENCED

Over 25 years of dealer relationships



### WE'RE LOCAL

50+ Branches in 11 states



### WE'RE FLEXIBLE

We offer 3 flexible lending programs



### WE'RE FAST

Callbacks within minutes, funding within 24 hours

## HOW WE'RE DIFFERENT

- A Common Sense Approach to Approving Loans
- \$3,000 min Loan Size, No Maximum
- Competitive Advances
- Low Discount Fees
- All Models, Years, and Mileage Levels Considered
- No Recourse
- No Additional Funding Fees
- No Look-to-Book Requirements

## VALUE ADDED PRODUCTS

Up to **\$3,295**  
Maximum Product allowance\*

### No Chargebacks on our GAP and VSC

*\*Platinum Dealers may offer their own GAP products up to a maximum retail price of \$795 and their own VSC products up to a maximum retail price of \$2,500 (min term & coverage: 24/24). Other retail sales price & LTV limitations may apply.*

*All other dealers may offer our GAP and VSC and earn substantial commissions with no chargebacks.*



## HOURS OF OPERATION

**Monday – Friday, 8:30am-6pm**  
**Saturday, 10am-5pm**

Our local Branch Managers are available via their cell phones and have the ability to make decisions on applications after hours and on weekends.



## ALL FICO® SCORES CONSIDERED

PFS considers customers with no FICO, first-time buyers, self-employed customers, customers with no social security number, and customers with bankruptcy history.



## PFS offers three unique programs designed to increase your monthly sales.

### PFS STANDARD

#### Buying Guidelines

- All FICO® Scores considered
- 1 year at residence and job
- \$1,500 gross monthly income (DTI 50% net to debt, PTI 25% net)
- Positive recent installment credit history
- No recent repossession
- Min 10% down or \$1,000 (whichever is greater)

#### Loan Structure

##### RATES:

15.9% to State Max

##### TERMS:

Less than 25K miles – up to 72 mos.  
 Less than 50K miles – up to 60 mos.  
 Over 50K miles – Negotiable

##### ADVANCE:

Up to \$2,000 over Clean NADA  
 Trade-in or Clean Black Book  
 New car advances up to 90% of net invoice

**Plus Value Added Products**

##### DISCOUNT:

\$500 to \$1,000,  
or as mutually agreed

### PFS FIRST-TIME BUYER

#### Buying Guidelines

- All FICO® Scores considered
- 1 year at residence and job
- \$2,000 gross monthly income
- \$2,000 down payment (cash or trade equity)
- Prefer customer to have owned (not financed) a vehicle with copy of title in his/her name and verifiable insurance

#### Loan Structure

##### RATES:

17.9% to State Max

##### TERMS:

Max term 48 mos.

##### ADVANCE:

Up to \$1,000 over Clean NADA  
 Trade-in or Clean Black Book

**Plus Value Added Products**

##### DISCOUNT:

\$500 to \$1,000,  
or as mutually agreed

### PFS PLUS for Platinum Dealers\*\*

#### Buying Guidelines

- Min 580 FICO® Score
- 1 year at residence and job
- \$1,500 gross monthly income (DTI 50% net to debt, PTI 25% net)
- Min \$1,000 down payment
- Make and model restrictions apply
- Final approvals subject to credit profile and PFS credit policy

#### Loan Structure

##### RATES:

13.9% to 19.9%

##### TERMS:

Less than 50K miles – up to 72 mos.  
 Less than 60K miles – up to 60 mos.  
 Less than 90K miles – up to 48 mos.  
 Over 90K miles – Negotiable

##### ADVANCE:

Up to 130% LTV Clean NADA  
 Trade-in or Clean Black Book  
 New car advances up to 100% of net invoice

**Includes Value Added Products**

##### DISCOUNT:

\$195

\*\*Franchise and high volume independent dealers may qualify for Platinum status. Ask your local PFS rep for more information.

### ACCEPTABLE PROOF OF INCOME

Pay stubs, copy of W2, tax returns, or minimum 3 months of bank statements with proof of adequate cash flow

### NOTES

- Customers in Texas, Florida, South Carolina, Kentucky, Alabama, Virginia and Tennessee with ITIN (Individual Taxpayer Identification number) are considered.
- Customers with discharged bankruptcy or pending Chapter 13 bankruptcy (with necessary court/trustee approval(s) to access credit) are considered.
- Discount fees cannot be charged to the customer.
- Customers are required to have full coverage insurance with a maximum deductible of \$500 and with PFS listed as lien holder.
- All customer down payments must be collected prior to contract execution.
- First payment due dates must be scheduled no more than 45 days from closing.
- Preferably no customer payment due dates after the 20th of the month, if possible.

### INELIGIBLE VEHICLES

Commercial vehicles, ride share, vehicles used for delivery purposes, lemon law vehicles, RVs or boats, TMU, gray market vehicles, salvage or branded titles, and orphan vehicles

### FAIR LENDING

PFS is committed to fair lending, treating applicants, customers and dealers with respect, and compliance with its obligations under the Equal Credit Opportunity Act (ECOA). PFS will not discriminate in any aspect of the credit transaction on the basis of sex, marital status, disability, race, color, religion, national origin, sexual orientation, age (provided the applicant is of legal age and has the capacity to contract), receipt of public assistance, the good faith exercise of any right under the Consumer Credit Protection Act, or any other prohibited basis.

**GET STARTED →**



[www.pfs-corp.net](http://www.pfs-corp.net)

