LB24 LOAN BALANCE 24

Credit Union Review

Thank you for participating in the demonstration of AutoLine's LB24 Loan Calculator. By completing the survey, AutoLine will share your experience with area credit union(s) to justify review and approval of LB24 as a new lending service. Thanks again, Clint Papesch.

Repeat Customers:

Loan Balance 24 (LB24) is a low payment balloon loan with a conservative end-balance. Perfect for paycheck-to-paycheck customers in the new vehicle market.

1. **Early Exit Review** is 24 months prior to loan maturity when the dealer contacts the customer for a repeat vehicle sale.
2. **End of Term**. If the customer prefers to keep their vehicle, the dealer will follow-up & ask: "Do you want to (a) turn-in (b) trade-in, (or) keep your vehicle?"

Dealer Evaluation Survey:

1. How easy is the LB24 loan calculator to use: 1-5 stars: 5
2. When you present both conventional and LB24 payment options side-by-side, how do you think your customer will respond? ✓ Impressed ___ Confused ___ Don't Care
3. Approximately, what percentage of new car customers are on a paycheck-to-paycheck budget?
   ✓ 25% ___ 50% ___ other ___
4. As an estimate, what percentage of these individuals would prefer the LB24 payment?
   ✓ 25% ___ 50% ___ other ___
5. How important is the Early Exit Review follow-up for loyalty and repeat sales? 1-5 stars: 5
6. How important is the End-of-Loan follow-up for customer loyalty and repeat sales? 1-5 stars: 5
7. If a Credit Union offers LB24, would your dealer participate? 1-5 stars: 5
8. Comments: ___

Dealer: Courtesy Acura

City: Lexington, State: Ky

Name: Gabe OldField Title: F&I

Signature: [signature] Date: 8/14/25

COURTESY ACURA

COURTESY ON WHEELS

Gabriel J. Oldfield
Finance Manager

859-272-8900 work
813-668-5774 cell

gabe.oldfield@courtesyacura.com

www.courtesyacura.com
3701 Nicholasville Road
Lexington, KY 40503

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3. Approximately, what percentage of new car customers are on a paycheck-to-paycheck budget? ____ 25% ✓ 50% ____ other ____
4. As an estimate, what percentage of these individuals would prefer the LB24 payment? ____ 25% ____ 50% ____ other ✓
5. How important is the Early Exit Review follow-up for loyalty and repeat sales? 1-5 stars: 5
6. How important is the End-of-Loan follow-up for customer loyalty and repeat sales? 1-5 stars: 5
7. If a Credit Union offers LB24, would your dealer participate? 1-5 stars: 5
8. Comments: Another way to present car option for Financing! More the Better

Dealer: Cronin Hyundai

City: Lexington, State: KY

Name: Jason Parton Title: GM

Signature: [signature] Date: 8/14/25

CRONIN
HYUNDAI

Jason Parton
Store Manager

3035 Lexington Rd.
Nicholasville, KY 40356

jparton@croninautos.com
Direct Line: 859.305.1215
Cell Phone: 859.991.4347

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Dealer Evaluation Survey:

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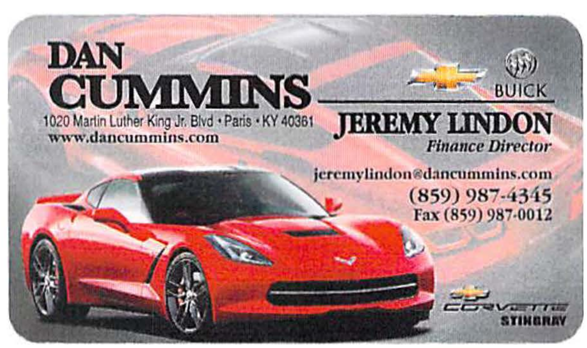
2. When you present both conventional and LB24 payment options side-by-side, how do you think your customer will respond? ✓ Impressed ___ Confused ___ Don't Care
3. Approximately, what percentage of new car customers are on a paycheck-to-paycheck budget? ___ 25% ___ 50% ___ other over
4. As an estimate, what percentage of these individuals would prefer the LB24 payment? ___ 25% ___ 50% ___ other ___
5. How important is the Early Exit Review follow-up for loyalty and repeat sales? 1-5 stars: 5
6. How important is the End-of-Loan follow-up for customer loyalty and repeat sales? 1-5 stars: 5
7. If a Credit Union offers LB24, would your dealer participate? 1-5 stars: 5
8. Comments: Great design with the right credit union behind it.

Dealer: Dan Cummins Auto Group
City: Lexington, State: Ky
Name: Jeremy Lindon, Title: Fin Dir
Signature: [signature] Date: 8/15/25



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Dealer Evaluation Survey:

1. How easy is the LB24 loan calculator to use: 1-5 stars: 5
2. When you present both conventional and LB24 payment options side-by-side, how do you think your customer will respond? ✓ Impressed ____ Confused ____ Don't Care
3. Approximately, what percentage of new car customers are on a paycheck-to-paycheck budget?
   ____ 25% ____ 50% ____ other 35%
4. As an estimate, what percentage of these individuals would prefer the LB24 payment?
   ____ 25% ____ 50% ✓ other ____
5. How important is the Early Exit Review follow-up for loyalty and repeat sales? 1-5 stars: 5
6. How important is the End-of-Loan follow-up for customer loyalty and repeat sales? 1-5 stars: 5
7. If a Credit Union offers LB24, would your dealer participate? 1-5 stars: 5
8. Comments: Helps customer get a lower payment
   Provides options for customer to get out of the vehicle

Dealer: Freedom CDJR of Lexington

City: Lexington, State: Ky

Name: Justin Grable Title: GSM

Signature: [signature] Date: 8/14/25

FREEDOM CHRYSLER | DODGE | JEEP | RAM of LEXINGTON
1560 East New Circle Road
Lexington, KY 40509

Justin Grable
General Sales Manager

Direct: 859-335-3845
Cell: 859-489-2386
Main: 859-268-3000
jgrable@freedomlex.com

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Dealer Evaluation Survey:

1. How easy is the LB24 loan calculator to use: 1-5 stars: 5
2. When you present both conventional and LB24 payment options side-by-side, how do you think your customer will respond? ____ Impressed ✓ Confused ____ Don't Care
3. Approximately, what percentage of new car customers are on a paycheck-to-paycheck budget?
   ____ 25% ____ 50% ____ other 25%
4. As an estimate, what percentage of these individuals would prefer the LB24 payment?
   ____ 25% ____ 50% ____ other 45%
5. How important is the Early Exit Review follow-up for loyalty and repeat sales? 1-5 stars: 5
6. How important is the End-of-Loan follow-up for customer loyalty and repeat sales? 1-5 stars: 5
7. If a Credit Union offers LB24, would your dealer participate? 1-5 stars: 4.
8. Comments: Seems like a great product that would be an amazing option for the customers that really need a lower payment. Also, great for repeat business at the end of the LB24.

Dealer: Jack Kain Ford

City: Versailles, State: Ky

Name: Max Andreoni, Title: Business MNG

Signature: [signature] Date: 8/15

Max Andreoni
Business Manager

JACK KAIN Ford

Max@KainFord.com www.KainFord.com

859.873.6666 ext. 225 | Fax 859.873.7880 3405 Lexington Road, Versailles KY

Credit Union Review

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Dealer Evaluation Survey:

1. How easy is the LB24 loan calculator to use: 1-5 stars: 5
2. When you present both conventional and LB24 payment options side-by-side, how do you think your customer will respond? X Impressed ___ Confused ___ Don't Care
3. Approximately, what percentage of new car customers are on a paycheck-to-paycheck budget? X 25% ___ 50% ___ other ___
4. As an estimate, what percentage of these individuals would prefer the LB24 payment? X 25% ___ 50% ___ other ___
5. How important is the Early Exit Review follow-up for loyalty and repeat sales? 1-5 stars: 5
6. How important is the End-of-Loan follow-up for customer loyalty and repeat sales? 1-5 stars: 5
7. If a Credit Union offers LB24, would your dealer participate? 1-5 stars: 3
8. Comments: Easy to use program would open opportunitys for payment driven buyers.

Dealer: Rod Hatfield Chevrolet

City: Lexington, State: KY

Name: Alec Park Title: F&I

Signature: ______ Date: 8/15/25

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Dealer Evaluation Survey:

1. How easy is the LB24 loan calculator to use: 1-5 stars: 5
2. When you present both conventional and LB24 payment options side-by-side, how do you think your customer will respond? ✓ Impressed ___ Confused ___ Don't Care
3. Approximately, what percentage of new car customers are on a paycheck-to-paycheck budget? ___ 25% ___ 50% ___ other 15%
4. As an estimate, what percentage of these individuals would prefer the LB24 payment? ___ 25% ___ 50% ___ other 100%
5. How important is the Early Exit Review follow-up for loyalty and repeat sales? 1-5 stars: 5
6. How important is the End-of-Loan follow-up for customer loyalty and repeat sales? 1-5 stars: 5
7. If a Credit Union offers LB24, would your dealer participate? 1-5 stars: 5
8. Comments: This is a very unique program, there is nothing like this available in our area. Pending GM approval this is something we would like to present to our customers.

Dealer: Toyota on Nicholasville
City: Nicholasville, State: KY
Name: Stephanie Nantz Title: Finance Manager
Signature: Stephanie Nantz Date: 8/15/25

TOYOTA ON Nicholasville Superstore
Stephanie Nantz
Finance Manager
2100 Lexington Road
Nicholasville, KY 40356
P: 859-887-4200
F: 859-887-2976
E: snantz@tonss.com
THE BIG TOYOTA STORE
ToyotaOnNicholasville.com