

VEHICLE REMARKETING

better returns, timely disposal



We are Systems & Services Technologies, Inc. (SST), a leading provider of vehicle remarketing services. Our team of dedicated experts works hard to alleviate the burden of maintaining relationships with vehicle auctions and keeping up with the used car market. Here is what we can do for your credit union.

The SST advantage for credit unions Vehicle repossession and remarketing can be a difficult and costly task in terms of time and money, especially in subprime credit situations. And while the member is not likely to view it as a positive event, we can help to improve the experience through our professional approach. SST has sold as many as 4,000 vehicles per month over the last nine years. We are experts in both the regional and national used car markets. We have the experience, know-how and scale to help improve your returns without the time and expense of building these teams on your own. We can customize a solution tailored to your specific auto program needs. You can choose between two service options.

Option 1 - Remarketing

Remarketing clients rely on our national network of auction agents to transport and liquidate vehicle collateral. The remarketing process includes the following features:

- Receipt of Remarketing/Boarding Package
- Transportation to auction
- Vehicle reconditioning or repair, as needed
- Collateral valuation and floor setting
- Auction sale
- Tracking and remittance of proceeds
- Periodic aging and status reports

Option 2 - Repossession and Remarketing

Repossession and remarketing clients have access to our national network of repossession and auction agents to transport and liquidate vehicle collateral.

The repossession and remarketing process includes all the features listed above, plus the following additional services:

- Receipt of Repossession/Boarding Package
- Skip tracing for up to 15 days
- Vehicle recovery
- Filing replevin (sometimes known as claim and delivery) action, if appropriate
- Cancel executory contracts, if any, and apply for any applicable rebates
- Prepare and deliver Notice of Intent (NOI) letters

In addition, our signature business model of Full Outsource Servicing offers your organization a comprehensive, end-to-end solution. Here are just a few of the ways you can benefit:

- Cost control - We can help you turn fixed expenses into variable expenses. You pay per car sold, so your costs match your volumes. You avoid large capital outlays for infrastructure, systems or personnel.
- Flexibility to fit your situation - SST's scale accommodates growth and unexpected slowdowns that may stress a credit union's operation. We allow our clients to make changes based on their vision and competitive environment without having to take the time and spend the money to do it themselves.
- Convenience - We give you the information you need in the form you

want. SST provides daily, weekly and monthly reports, along with electronic data, because we understand your need to monitor the performance of your portfolio and stay close to your members.

Exceptional service, in person and online

We are dedicated to helping you achieve the financial and membership goals of your lending programs. We make it our mission to effectively remarket your vehicles and to stay current with laws and regulations affecting your business. Our success comes in freeing you up to focus on what matters most: your relationships with your members.

SST's vehicle remarketing service can provide the optimal way to meet the goals of your lending programs.

Contact us

To speak with a SST business advisor, please call us at **800-392-8303**, or visit our Web site at **www.sst-mo.com**.

