

TITLE ADMINISTRATION

Managing title documentation for the life of the loan



We are Systems & Services Technologies, Inc. (SST), a leading provider of title administration services. We provide comprehensive title services, including boarding, imaging and custody of titles. Here is what we can do for your credit union members.

The SST advantage for credit unions

Title tracking and management can be a challenging, resource-intensive and time-consuming task. SST Title

Administration specialists receive titles and verify lien holder information. We will also verify member information and vehicle information, including year, make, model and vehicle identification number (VIN). We sort, record and file titles in our key-coded, fire-resistant vault, and we image all relevant documents. We can customize a solution tailored to the specific needs of your credit union and your members to offer a wide range of services, including:

- Receipt of loan or lease data from your credit union or title data from your local department of motor vehicles (DMV)
- Direct follow-up on missing titles - by phone, in a letter or online - with the dealer or your credit union
- Filing duplicate title applications through your local DMV
- Title change applications in cases of name or address changes, when

requested

- Filing for repossession titles based on state law
- Compiling and producing aging and status reports on your accounts
- Service availability in all 50 states

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 title, so your costs match your volumes. Plus, you avoid large capital outlays for infrastructure (a vault), 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

We are dedicated to helping you achieve the financial and membership goals of your lending programs. We make it our mission to manage your titles effectively, communicate with local DMVs and 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 title administration service can provide the optimal way to meet the goals of your lending programs.

Contact us

To speak with a credit union new business advisor, please call us at **800-392-8308**, or visit our Web site at **www.sst-mo.com**.

