



CreditFirst
NATIONAL ASSOCIATION

CFNA | National Pronto Association

Who is CFNA?

Credit First National Association is a limited purpose credit card bank owned by Bridgestone.



8,000+
merchants enrolled



4.6 million+
cardholders nationwide



300+
support specialists



Why
CFNA?

How often do your customers have to think about needed repairs?

One-in-Three U.S. Drivers Cannot Pay for an Unexpected Car Repair Bill

FOR MORE INFORMATION:



Mariam Ali

Manager,
AAA Public Relations
(407) 444-8014

MAli@national.aaa.com

AAA advises drivers to save \$50 per month for car care fund

ORLANDO, Fla. (April 4, 2017) – According to a new AAA survey, 64 million American drivers would not be able to pay for an unexpected vehicle repair without going into debt, indicating that some drivers may underestimate the full cost of owning and operating a vehicle. Because some car repairs are unavoidable, and the average repair bill is between \$500 and \$600, AAA urges drivers to save at least \$50 a month for unforeseen expenses, and identify a trusted repair facility

before trouble strikes.

"The average cost of owning and operating a vehicle is more than \$8,500 a year, and AAA has found that millions of Americans are failing to set aside a car care fund to pay for the upkeep of their cars," said John Nielsen, AAA's managing director of Automotive Engineering and Repair. "To avoid a surprise down the road, drivers should budget for monthly payments, insurance premiums, fuel costs and the inevitable expenses of routine maintenance and repair."

Although an average repair bill can set a driver back up to \$600, the cost can soar higher when a vehicle has been poorly maintained. A [previous AAA survey](#) found that one-third of U.S. drivers skip or delay recommended service or repairs, which increases the likelihood of unexpected mechanical failures and leaves a vehicle more vulnerable to roadside breakdown. In 2016 alone, AAA responded to nearly 32 million stranded motorists.

Additional Resources

- [Fact Sheet](#)
- [Infographic](#)

What CFNA Supports



Drives Top Line Sales

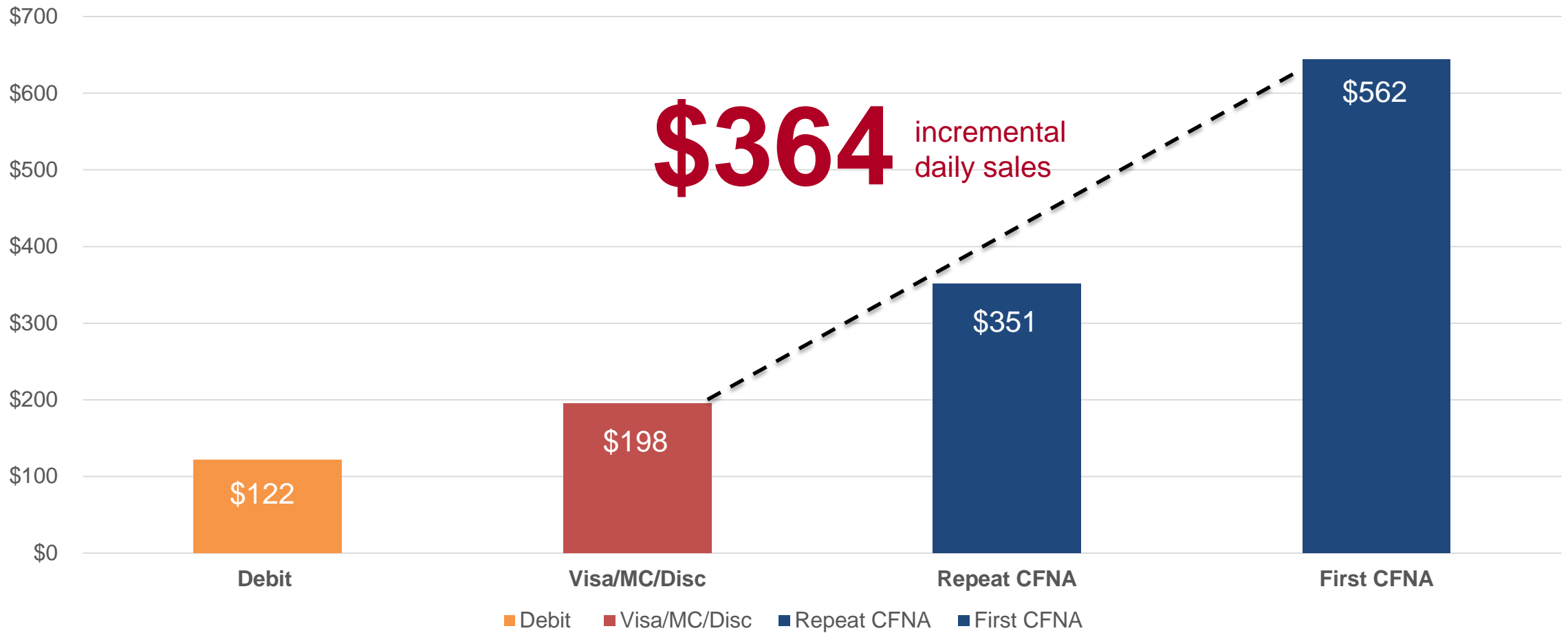


Unlocks Hidden Profit & Reduces Expense



Loyalty

Value of Promotional Financing



Grow Top Line Sales

Convert bank card customers to CFNA customers!

\$364

Incremental daily sales

×

361

Working days

*Based on 7 days per week;
52 weeks per year, less 4 major holidays*

Grow Top Line Sales

Convert bank card customers to CFNA Bosses!

\$131.0K

Incremental daily sales

Working days

*Based on 7 days per week;
52 weeks per year, less 4 major holidays*

CFNA isn't just a payment solution, it's a loyalty platform

Customized customer billing statement with Offers

Card with your business name printed on it

AutoPass
FOR TIRE & SERVICE CENTERS

Your Tire and Automotive Service Credit Card

Questions?
Call Customer Service (Servicio al Cliente)
at 1-800-321-3950

Page 1 of 4

ROMAN T.AALA
3607 TEXAS SOTOL
SAN ANTONIO, TX 78261-2648

Account Number 692386000
Privacy ID 382386000
January 6, 2011 February 5, 2011

SUMMARY OF ACCOUNT ACTIVITY		PAYMENT INFORMATION							
Previous Balance	\$345.55	New Balance	\$260.55						
Payments	\$65.00	Minimum Payment Due	\$19.00						
Other Credits	\$0.00	Payment Due Date	03/01/2011						
Purchases / Debits	\$0.00	Late Payment Warning: If we do not receive your minimum payment by the Payment Due Date, you may have to pay a Late Payment Fee of as much as \$35.00.							
Fees Charged	\$0.00	Minimum Payment Warning: If you make only the minimum payment each month, you will pay more in interest and it will take you longer to pay off your balance. For example:							
Interest Charged	\$0.00	<table border="1"> <tr> <td>If you make no additional payments using the card and each month you pay...</td> <td>You will pay off the balance shown on this statement in about...</td> <td>And you will end up paying an estimated total of...</td> </tr> <tr> <td>Only the minimum payment</td> <td>16 Mos</td> <td>\$304</td> </tr> </table>	If you make no additional payments using the card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...	Only the minimum payment	16 Mos	\$304	
If you make no additional payments using the card and each month you pay...	You will pay off the balance shown on this statement in about...	And you will end up paying an estimated total of...							
Only the minimum payment	16 Mos	\$304							
New Balance	\$260.55	If you would like information about credit counseling services, call: 1-800-848-8117.							
Promotional Balance	\$260.55								
Revolving Balance	\$0.00								
Minimum Payment Due	\$19.00								
Current Pay Amount	\$19.00								
Past Due Amount	\$0.00								
Credit Limit	\$2400.00								
Available Credit (subject to change)	\$2139.45								
Statement Closing Date	02/05/2011								

To Avoid Interest Charges, Pay the BALANCE by the Payment Due Date.

PROMOTION TYPE	PROMOTIONAL BALANCE	PROMOTIONAL DUE DATE	INTEREST ACCRUED
Six Month Payment Purchase(s)	\$260.55	06/01/2011	\$16.07

IMPORTANT MESSAGES

Visit www.CFNA.com to pay online or receive online statements.

6275 Eastland Rd Brook Park, OH 44142

DATE	STORE NUMBER	DESCRIPTION	TICKET NUMBER	AMOUNT
01/17/11	019003	Payment - Thank You	10139	\$65.00 CR

Please See Reverse Side for Important Information

Detach Here and Return the Portion Below With Payment

Please include your Account Number on your Check or Money Order. Do Not Send Cash. Do Not Fold, Tape or Staple Payment to Remittance Stub.

ACCOUNT NUMBER	BALANCE	MINIMUM AMOUNT DUE	PAYMENT DUE DATE	AMOUNT ENCLOSED
692386000	\$260.55	\$19.00	03/01/2011	\$

Make Check Payable To: Credit First, N.A.

Go Paperless! Pay online at www.CFNA.com

Or Pay By Phone: 1-800-321-3950

361-9238-7234-6000-6

ROMAN T.AALA
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SAN ANTONIO, TX 78261-2648

001900 692386000 026055



Database Marketing



Loyalty



We help you provide the customer with a practical and convenient payment option.



That means you can give your customer the ability to say “yes” to service or tires.



And because this is a dedicated line of credit for your products and services, we are helping you build customer loyalty for your location.



Keep in mind, customers are 60% more likely to shop at retailers for whom they carry a store credit card.



Know the Credit Card

Customer Terms

✓ **DEFERRED INTEREST IF PAID IN FULL WITHIN 6 MONTHS**

- \$149 Minimum purchase required
- Purchases less than \$149 are treated as a 30-day revolving balance
- MINIMUM MONTHLY PAYMENTS REQUIRED

✓ **Credit Limits ranging from \$800 - \$4,500**

- Average limit: \$1,900

✓ **Monthly payments as low as \$27 or 3.5% of balance**

- (whichever is greater) plus any past due amounts and/or fees

✓ **No Annual Fee**

✓ **APR: 28.8% = 2.4% Per Month**



The AutoPass Credit Card Program

What's in it for you?



- ✓ 6-month financing to offer customers
- ✓ Data-driven marketing programs
- ✓ Free promotional materials
- ✓ Comprehensive procedural and sales training
- ✓ Your business name printed on every card opened

What's in it for your customers?



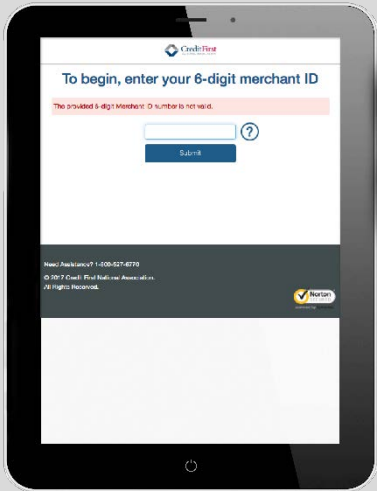
- ✓ 6-month financing on all purchases \$149 and up
- ✓ Higher likelihood for credit approval
- ✓ Competitive Annual Percentage Rate
- ✓ Generous credit limits— up to \$4,500 available
- ✓ Quick credit decision— 60 seconds or less in most cases


CFNA Kiosk Application

Our online application experience customized for your in-store environment.

- ✓ Customers can apply for the CFNA card **anywhere** you set up your kiosk, like a tablet in your waiting room.
- ✓ You get more flexibility, and your customers get more privacy.

4 easy steps:



- 1 Call CFNA merchant support at 800.527.6770 to let us know you'll be using a kiosk application.
 - 2 Ensure *www.CFNASToreApp.com* is displayed on your "kiosk" device (PC, laptop, or tablet).
 - 3 You enter your 6-digit merchant ID and confirm your store location populates.
 - 4 Bookmark the application page.
-  **You're done and your customer is on their way to great credit card financing!**



CreditFirst
NATIONAL ASSOCIATION

Thank you!
Questions?

Megan Munzing, Field Sales Manager | MunzingMegan@CFNA.com | 630.779.7712