

EXHIBIT A



National Payment Network is one of the nation's leading administrators of loan acceleration programs. To date, NPN has successfully processed payments for approximately \$4 billion in consumer loan values. Our biweekly payment options have helped thousands of customers save money on their car loan and achieve their long-term financial goals.

National Payment Network partners with some of the strongest financial institutions in the nation. These partnerships allow NPN to offer the most secure, accurate and reliable payment processing services available.

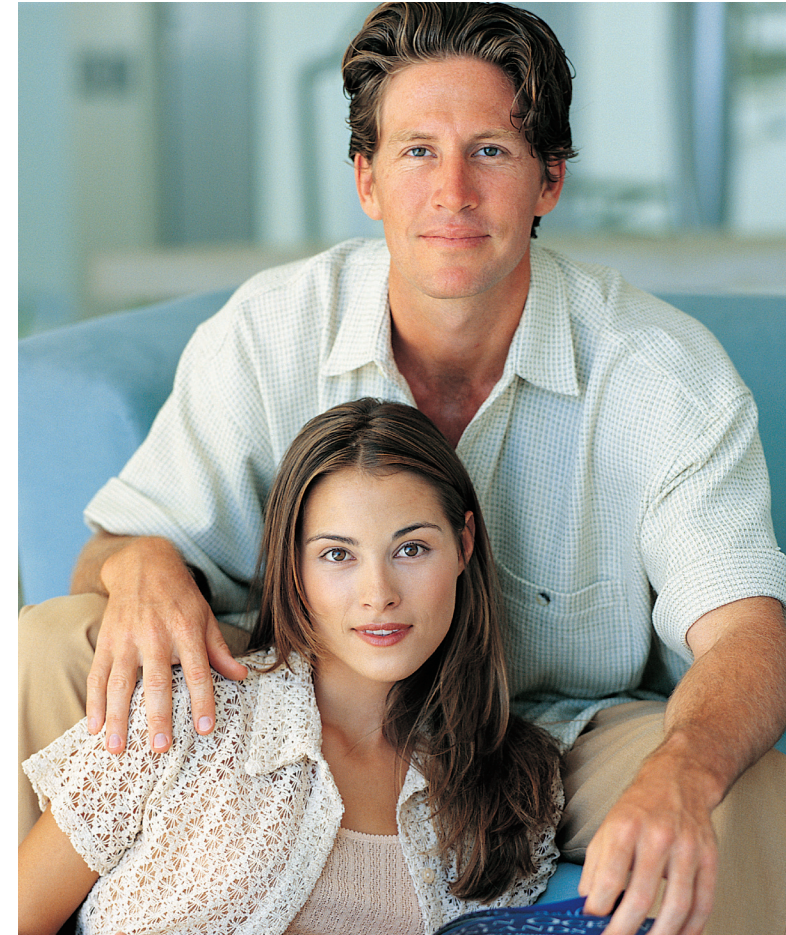
These processing partners professionally control the entire ACH process from initiation to settlement. Your funds are held and processed individually, ensuring full FDIC protection of your account. You can rest easy knowing that your payments are handled securely and accurately for the duration of your loan.

Who do I contact with questions
about my account?

888.744.2977
support@nationalpayment.net

This brochure is a summary of the Bi-weekly Payment Option.
Refer to the plan's Bi-weekly Agreement for further details, benefit
descriptions, conditions, disclosures and limitations.
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NPN-Broch-Mkt (03/10)



**Accelerate Your Payments.
Accelerate Your Life.**

Bi-Weekly payments can help you:

- Save money on your loan
- Match payments to paychecks
- Simplify your budgeting
- Pay off your loan faster

Ask your dealership how to enroll today!



BI-WEEKLY PAYMENT OPTION

A bi-weekly payment option allows you to simplify your finances and build equity in your vehicle.

Instead of making monthly payments, you will make a half payment every two weeks. This payment pattern will generate additional payments over time and accelerate the payoff of your loan or lease.

National Payment Network is the leading administrator of biweekly payment plans for the automotive industry. We also provide our customers the financial benefit and convenience of the program for mortgages, boats, RV's and student loans.

PROGRAM BENEFITS

- Save money on your loan
- No up-front costs
- Payoff your loan faster
- No more writing or mailing checks
- Minimize the impact of vehicle depreciation
- Simplify your finances

AUTOMOTIVE EXAMPLE

\$30,000 loan – 8% APR – 6 Year

	Loan Terms	Bi-Weekly Payments	Monthly Payments
Payment amount:		\$ 263	\$ 527
Time to repay:		66 Months	72 Months
Interest reduction:		\$675	\$0
Increased equity in 4 years		\$2,259	\$0

MORTGAGE ACCELERATION PROGRAM

\$250,000 loan – 6% APR – 30 Years

	Loan Terms	Bi-Weekly Payments	Monthly Payments
Payment amount:		\$749	\$1,499
Time to repay:		24 Yrs 7 Mo	30 Yrs
Eliminated payments:		5 Yrs 5 Mo	0 Months
Total Interest Paid		\$228,438	\$289,595
Savings in Interest		\$61,158	\$0

These examples are for illustrative purposes only. This brochure is a summary of the Bi-Weekly Payment program. Refer to the plan's Bi-Weekly Plan Agreement for further details, benefit descriptions, conditions, disclosures and limitations.

FREQUENTLY ASKED QUESTIONS

Q: What if I plan to sell or trade in my car early?

A: This payment option helps you pay off your loan or lease faster; ultimately improving your financial position when you trade-in or sell your vehicle.

Q: Are there additional benefits?

A: You can simplify your finances and budgeting with convenient, more frequent payments. Even better, all bi-weekly payments are electronic so you no longer have to write or mail checks.

Q: Is there a cost to enroll?

A: Yes, but there is no up-front cost to you. All program fees are simply deducted from the prepayments made while on the program.

Q: How does paying biweekly pay off my loan sooner?

A: By deducting half of your monthly payment every two weeks, you will gradually make extra payments on your vehicle. As a result, your loan or lease is typically paid off six or more months faster. Simply ask the dealership for your own detailed analysis.

Q: Is it safe?

A: Absolutely. NPN partners with leading financial institutions and employs the industry's best technology and banking practices to ensure the security of your payments. You can feel secure knowing that your bi-weekly plan is handled with professionalism and accuracy.

Q: What happens after I enroll?

A: Once enrolled, you will receive a welcome letter in the mail confirming your enrollment. If you ever need to make any changes or cancel the plan for any reason, simply contact NPN and a friendly customer support representative will assist you.

Ask your dealership how to enroll today!

EXHIBIT B



BI-WEEKLY PAYMENT OPTION

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- ◊ No up-front costs
- ◊ Pay off your loan faster
- ◊ No more writing or mailing checks
- ◊ Minimize the impact of vehicle depreciation
- ◊ Simplify your finances

NATIONAL PAYMENT nnpnINC NETWORK

AUTOMOTIVE EXAMPLE

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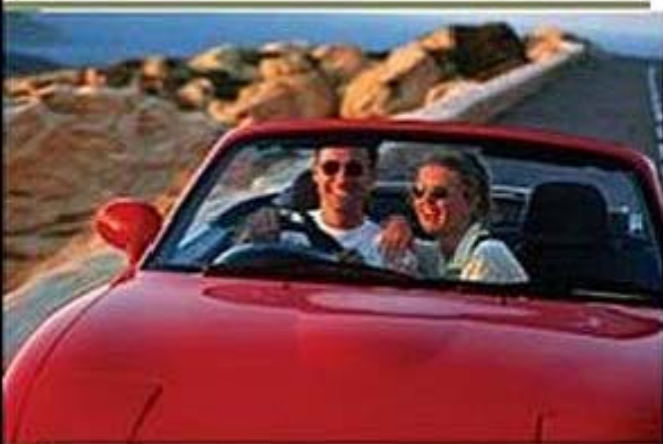
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NETWORK



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NPN-Broch-Mkt (04/13)



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Bi-Weekly payments can help you:

- Save money on your loan
- Match payments to paychecks
- Simplify your budgeting
- Pay off your loan faster

**Ask your dealership how to enroll
today!**

EXHIBIT C



BIWEEKLY PAYMENT PROGRAM

dealer reference guide

www.nationalpayment.net

- **Boost F&I Profits**
- **Reduce Trade-in Cycles**
- **Online Reporting & Tracking**
- **Full Customer & Dealer Support**

Portal:

portal.nationalpayment.net

Dealer ID:

Password:

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PROGRAM OVERVIEW

The Biweekly Payment Plan is a financial service for consumers that helps them build equity in their vehicle and payoff their loan or lease faster. The concept is that consumers will pay half of their monthly loan payment every 2 weeks. These half payments are automatically debited from their bank accounts and can be easily customized to match the way they budget or the way they receive their pay checks. Because the debits occur biweekly (every 14 days), the consumer has 26 half debits each year (52 weeks per year = 26 half debits), or 13 monthly payment amounts in a 12 month period. These drafts are transferred to the lender on a monthly basis, and the extra payments are applied directly to the loan's principal balance. These extra payments accelerate the amortization of the loan, reduce interest charges, and eliminate between 4–8 months on a typical auto loan.

National Payment Network, Inc is one of the nation's largest providers of loan acceleration products for the automotive industry. To date, National Payment Network has successfully processed payments for roughly \$3 billion in consumer loan values. Further, our processing partners guarantee that our clients are covered 100% for any funds improperly removed from their bank account while using these services.

Additionally, client security is a primary focus for National Payment Network, Inc. Our processing partners hold all client funds in secured, FDIC insured trust accounts with the nation's largest financial institutions and banks. All funds transferred are processed through the National Automated Clearing House under strict regulation of the Federal Reserve.

The key points regarding the biweekly program and how it works are listed below. Please review these items carefully as they have the potential to be misunderstood by the customer if not properly explained.

(I) Financial Service: The Biweekly Payment Plan does not change the customer's loan in any way. Rather, the Biweekly Payment Program is a financial service that works with the customer's existing loan. Enrollment in the program is based on information that is taken from the customer's Enrollment Form.

PROGRAM OVERVIEW

(cont'd)

(2) Drafting Schedule: Debits are electronically drafted from the customer's bank account. This means the customer does not need to mail payments or send in payment coupons. Drafting always occurs every other Friday (every 14 days). The customer will be provided with a confirmation letter that reviews and confirms their drafting dates.

(3) Principal Payments: The biweekly drafting schedule generates 26 half payments each year; equal to 13 monthly payment amounts or 2 extra half payments. The extra half payments are sent to the lender (after the deferred service charge is collected) and applied to the loan's principal balance approximately every 6 months. This prepayment pattern accelerates the loan payoff, reduces interest charges, and increases the rate of equity build-up in the loan.

(4) Loan Payments: Payments are made on the customer's loan electronically or with a paper check. The customer may continue to receive monthly statements or payment coupons from the lender — however, the customer does not need to make any loan payments on their own.

(5) Program Fees: Customers pay a fee to enroll in the Biweekly Payment Program. This fee is deducted from the customer's prepayments until paid in full. Dealer commissions are paid as this fee is collected. In addition to the enrollment fee, consumers will pay a transaction fee of \$1.95 for each debit. This fee is automatically added to each biweekly debit.

SELLING FEATURES

How It Works

NPN is the nation's leading administrator of biweekly payment programs. NPN partners directly with leading financial institutions, including Wells Fargo Bank and/or M&I Bank, to ensure the security of all consumer funds transfers.

The biweekly payment program is sold to customers directly through the F&I department at the time of purchase. Customers that enroll in the program will enjoy the following benefits:

- Match the timing of the vehicle payments to their paycheck cycle.
- Payoff the loan faster and reduce interest charges.
- Build vehicle equity faster and improve their trade-in position.
- Smaller half payments every 2 weeks are easier to manage.
- Making half monthly payments every 2 weeks effectively makes 1 extra monthly payment each year (52 weeks per year = 26 half payments = 13 payments).

Best of all there are no fees collected at the time of enrollment. Administration fees are built into the biweekly debits and paid over time.

Dealer Benefits

Need to make room in the deal to sell product?

Extend the loan term from 60 to 66 month and keep the payments the same. Then simply show the customer that by signing up for the biweekly payment plan the loan is still paid off in 60 months. This will create more revenue in the deal to sell the customer a warranty, gap policy, alarm, etc. The result is more profit for F&I and a happier customer.

Customer wants lower payments?

Simply extend the loan term from 60 to 66 months to lower the monthly payments. Next, use the biweekly calculator to show how the biweekly payment plan will have their 66 month loan paid off in 60 months. With this approach, the customer has manageable biweekly payments and the loan is still paid off in 60 months.

SELLING FEATURES

(cont'd)

Looking to reduce your defaults?

With NPN's biweekly payment program, customers actually make their biweekly payments well before the funds are due to the lender. By helping customers make payments in advance, the biweekly program helps ensure that loans post on time and late payments are avoided.

Want a repeat retail customer sooner?

Because customers prepay their loan balance and accelerate their payoff, dealers see fewer negative-equity situations and can eliminate upside-down buyers. The biweekly payment program puts customers in a financial position to trade-in their vehicle sooner.

Want a repeat lease customer sooner?

Lease customers who sign up for the biweekly plan will satisfy the lease months earlier. This allows customers to come back and lease a new car several months sooner.

Want to make your advertising stand out from your competition?

Make your advertising stand out from your competition by offering lower biweekly payments. Quote a \$225 biweekly payment instead of a \$450 monthly payment.

Made no F&I profit on the Credit Union "one pay" deals?

With this program, dealers can make commissions on Credit Union and Banks "one pays" by selling them our biweekly program. Enter the customers loan information into our biweekly calculator and show the customer how they can build equity, reduce interest charges and pay off their loan sooner by signing up for the NPN biweekly payment program

Need a lower effective rate to close the deal?

Enter your best rate into our biweekly calculator and show your customer how the biweekly program can reduce interest charges and create a lower "effective rate". Although not an APR, this lower rate could beat your competition's rate and help close the deal. The "Effective Rate" is calculated by applying the percent decrease in interest charges to the actual interest rate.

SELLING FEATURES

(cont'd)

The lower payments close!

For example, a \$250 biweekly payment sounds more appealing than a \$500 per month payment.

Customer wants a shorter loan term?

Simply keep the loan "as is". Then show the customer how they will pay off their vehicle faster, build equity more quickly, reduce the interest charges, and be in a better trade in position much sooner.

SAVINGS EXAMPLES

The Biweekly Payment Plan allows consumers to customize the way they make their payments. The result is a loan with reduced interest charges, a lower effective interest rate, a shorter term, and increased equity.

Example 1	Monthly	Biweekly
Auto Loan Amount:	\$30,000	
Interest rate:	12%	
Loan Term (months):	60	55
Payment:	\$670.67	\$335.34
* Equity Acceleration:	\$0	\$3,000
36 Months — Equity Acceleration:	\$0	\$1,600

Example 2	Monthly	Biweekly
Auto Loan Amount:	\$25,000	
Interest rate:	10%	
Loan Term (months):	72	66
Payment:	\$465.08	\$232.54
* Equity Acceleration:	\$0	\$2,300
36 Months — Equity Acceleration:	\$0	\$1,000

* Equity acceleration refers to the estimated increased equity at the time of loan payoff.

CUSTOMER PRESENTATIONS

Customer Presentation I

F&I Manager:

Ms. Customer, since you agree that our service agreement is obviously a valuable thing to have, shall we add it to your vehicle?

Customer:

I would really like the service agreement, but I just can't afford higher payments and I really do not want a loan for longer than 60 months.

F&I Manager:

I completely understand. What I think would make sense for you is a biweekly payment option. With this program, we slightly extend the term out to 66 months to lower your monthly payment amount. Then we can add the service contract and set you up with a biweekly payment option that will still payoff your loan in 60 months.

Customer:

Okay, if I can still have the loan paid off in 60 months, then that sounds great. I'd love to have the service agreement.

Simply extend the loan to a 66 month term while keeping the payment amount the same. Now include the service contract, and then sign up the customer for the Biweekly Payment Plan to reduce the term back down to 60 months. Finally, be sure to review the debit schedule and program fees. By offering the Biweekly Payment Plan to your customer, you were also able to easily up-sell a service contract.

CUSTOMER PRESENTATIONS

(cont'd)

Customer Presentation 2

Simply place the retail installment agreement and biweekly enrollment form side by side and review the payment option as described below:

F&I Manager:

Mr. Customer, we have two payment options available for you today. You can have the loan paid off in 66 months, have your bank keep all the interest charges, and have no increased equity in your car. Or you can enroll in the biweekly payment option where you will see a half debit every 2 weeks — breaks it up to make it a bit easier to pay. Now with the biweekly payment option, you'll have loan paid on in 59 months, accelerate your equity build-up by \$4,448. So would you like to pay the full 66 month term, or the 59 month term?

Be sure to review the debit schedule and program fees.

As you can see on the enrollment form, there is a per-debit fee and a start up fee for enrolling in the program. These fees are actually deducted from your payments so there's no up-front cost. And the equity acceleration of \$4,448 is net of all the fees.

I want to point out one more thing. In order for the payment to get to your lender on time, they will debit a full payment on this date (refer to the enrollment form) and then your regular biweekly payments will start on this date here (again, refer to the enrollment form).

Congratulations! Please sign here and we'll also need a voided check to setup the automatic debits. They will be sending you a welcome packet in the mail that reviews all of this information for you.

ENROLLING CUSTOMERS

It is important that you follow these steps to ensure proper enrollment in the Biweekly Payment Plan:

(1) Enter Customer Information:

During the customer's enrollment, you will be prompted to enter the customer's banking details (account number and routing number) and the program start dates.

(2) Review Program Details:

Review the debit dates with the customer and explain that they may still receive monthly statements or payment coupons; however they do not need to make the payments on their own. The biweekly plan will handle their payments for them. The statements or coupons they receive can simply be filed away.

(3) Review the Enrollment Fee:

Explain that although there is no up-front cost to enroll in the program, there is an enrollment fee that is deducted from the prepayments that are made while on the biweekly payment plan. Half of the first full debit is applied to this fee.

(4) Customer's Signature:

Make sure the customer signs section 5 of the Enrollment Form.

(5) Voided Check:

Be sure to include a voided check along with the Enrollment Form. The enrollment form and voided check are required to ensure proper processing.

(6) Fax Completed Form

Fax the completed enrollment form and voided check back to 310-943-2304.

Be sure to notify National Payment Network immediately if (1) loan information changes, (2) payment amount changes, or (3) customer is not approved.

Please contact 888-744-2977 immediately and speak with a customer service representative.

CUSTOMER ENROLLMENT FORM

BIWEEKLY PLAN AGREEMENT <small>Enrollment Form and Automatic Debit Authorization</small>				<small>FORM #A1206</small>									
<small>This Biweekly Plan Agreement ("Agreement") is made by and between National Payment Network, Inc. or its assigns ("Administrator") and the individuals named below ("Client"). Plan administration responsibilities, as described herein, may be provided by third party financial institutions. The Client and the Administrator agree as follows:</small>													
1. CLIENT CONTACT INFORMATION													
FIRST NAME		LAST NAME		SSN									
MAILING ADDRESS				DATE OF BIRTH									
CITY		STATE		ZIP CODE									
				PHONE NUMBER									
2. CLIENT PAYMENT INFORMATION													
LOAN ACCOUNT NUMBER			VIN NUMBER										
MONTHLY PAYMENT AMOUNT		YEAR / MAKE / MODEL											
<small>Please allow at least 7-10 business days from loan's monthly due date for funds to be processed by the lender. Payments may be printed during grace period. Biweekly debit will post to loan once per month.</small>													
3. LENDER INFORMATION													
LENDER NAME				LENDER PHONE NUMBER									
PAYMENT ADDRESS 1													
PAYMENT ADDRESS 2													
CITY		STATE		ZIP CODE									
				 CUSTOMER SUPPORT 888-744-2977									
4. DEBIT AUTHORIZATION													
<small>The undersigned hereby warrants that he/she is the owner of the account identified below and authorizes the Administrator to initiate debit entries to the account identified below or by the enclosed voided check or deposit slip. Client authorizes a fee (currently \$25) each time a debit fails due to insufficient funds, the loan is transferred to a different lender, or the account is deactivated for any reason. Client authorizes the Administrator to change the account for the amounts specified under Payment Terms below including the per debit fee of \$1.95. Client authorizes a deferred service charge as indicated below. Client agrees that the first debit amount is equal to a full monthly payment amount. Half of this first debit amount will be applied to the deferred service charge and any remaining amounts still owed for the deferred service charge will be deducted from future biweekly prepayments until paid in full.</small>													
DEBIT BANK NAME		EXACT NAME ON BANK ACCOUNT		MAIN PHONE									
TYPE OF ACCOUNT		9 DIGIT ROUTING NUMBER		ACCOUNT NUMBER									
<input type="checkbox"/> CHECKING <input type="checkbox"/> SAVINGS <input type="checkbox"/> OTHER													
FIRST DEBIT DATE		FIRST DEBIT AMOUNT		BIWEEKLY DEBIT DATE									
				BIWEEKLY DEBIT AMOUNT									
				DEFERRED SERVICE CHARGE									
				FIRST LOAN DUE DATE									
5. ACKNOWLEDGMENT													
<small>I, the Client, hereby acknowledge that I have read and understood Paragraphs 1 through 24 (pages 1 and 2) and agree to be bound by them and each term and condition set forth in Paragraphs 1 through 24 (pages 1 and 2).</small>													
SIGNATURE OF CLIENT				DATE									
				<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center; padding: 5px;"> <small>FINANCIAL SUMMARY</small> </td> </tr> <tr> <td style="width: 50%; padding: 5px;">ACH Debit Fee:</td> <td style="width: 50%; padding: 5px;">\$1.95</td> </tr> <tr> <td style="padding: 5px;">Total First Full Debit Amount:</td> <td style="padding: 5px;"></td> </tr> <tr> <td style="padding: 5px;">Total Biweekly Debit Amount:</td> <td style="padding: 5px;"></td> </tr> </table>		<small>FINANCIAL SUMMARY</small>		ACH Debit Fee:	\$1.95	Total First Full Debit Amount:		Total Biweekly Debit Amount:	
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<small>\$1.95 per debit fee may not be reflected in the totals listed above.</small>													
WHITE = fax to ADMINISTRATOR YELLOW = CUSTOMER FAX WHITE COPY TO: 310-943-2304 or 413-778-2330 (INCLUDE A VOIDED CHECK OR DEPOSIT SLIP)													
<small>PAGE 1 of 2 FORM ID: NPN-BIWEEKLY-V1</small>			<small>© 2005 National Payment Network, Inc. All rights reserved.</small>										

CUSTOMER WELCOME LETTER

confirmation

Biweekly Plan Processing Dept
PO Box 8025
Redondo Beach, CA 90277-8025

Biweekly Plan

*Please Review Information Carefully

1-888-744-2977

Schedule Your Payments Now
www.npn.com

RE: 2006 Nissan Altima
Kenneth Jones
1600 N Main Street
Anchorage, AK 00200

Your Client ID # 8045801

Dear Kenneth Jones,

Congratulations and welcome to the Biweekly Plan for your 2006 Nissan Altima. Please review the important information below. If you have any questions about your payments, please call 888-744-2977, 9am-5pm PST, M-F (toll free). Please do not call the dealership where you purchased the vehicle, they will not have any information regarding your payments.

What is the Biweekly Plan?

This is the customized payment option you requested for your new 2006 Nissan Altima. This payment option will build equity faster and reduce the term of the loan.

What do I need to do?

Once you receive your first payment coupon or loan statement, please fax a copy to our processing center at (310) 943-2304 (24 hrs/day, 7 days/week). Please write your Client ID number of 8045801 on the fax. This information is needed to help ensure your payments are processed correctly.

Do I still need to mail in payments?

No. Instead of mailing in monthly payments, funds will be drafted automatically from your bank account. **Your first full withdrawal will occur on 3/31/2006.** Your biweekly withdrawals for half of your monthly payment amount will then continue every other Friday. (See the enclosed withdrawal schedule).

Will I still receive monthly statements?

Yes. You will still receive monthly payment statements and/or payment coupons. However, once your plan begins you do not need to make these payments – we will handle that for you!

What if my loan changes or is paid off?

Please contact Customer Support if your loan changes in any way (for example: loan is paid off, refinanced, lender changes, payment amount changes, etc.)

Thank you again for enrolling your loan in the Biweekly Plan.

Customer Support
National Payment Network
Biweekly Plan Processing Dept
PH: 1-888-744-2977 (9am-5pm PST, M-F, toll free)
FAX: 1-310-943-2304

OVERCOMING OBJECTIONS

The following is a collection of the most common customer objections. The responses provided are proven, effective ways to overcome these objections.

Could I just mail in extra payments to my loan by myself?

You could, but the reason the Biweekly Payment Program is so successful, is that it provides a structured, disciplined way to prepay your loan. Most people have every intention of prepaying their loan, but never follow through. In fact, without this payment option, less than 3% of Americans say they will pay off their loan faster, and less than 1% actually does.

Why is there a transaction fee of \$1.95 added to each debit?

This fee covers the cost of processing your biweekly payments. They also perform extensive verification on your account to make sure that your payments are posting to your loan properly.

Are the automatic withdrawals from my bank account safe?

The institutions that debit funds from your bank account are trusted financial companies that have processed billion of dollars in automated funds transfers worldwide.

How does the program pay off my loan faster?

With the biweekly payment plan, they will debit half of your monthly payment amount every 2 weeks. Because the debits go through every 2 weeks, there are actually 26 half payments each year. This is equal to 13 monthly payment amounts. In short, this means you'll be prepaying an extra half payment to your principal balance about every 6 months. This prepayment pattern is what pays off your loan faster, reduces the interest charges, and builds your equity more quickly.

Can I payoff my loan even faster? And eliminate even more interest charges?

Absolutely. Simply call the toll free customer support number and ask them to increase your payment amounts. You can increase and decrease your payment amounts any time, free of charge. You can also send in extra payments on your own whenever you'd like.

What if I need to stop the program or change my payment dates?

No problem. Simply call the toll free customer support number and they can make those changes for your right over the phone. Changing your payment dates or canceling the program is extremely simple.

USING THE ONLINE CALCULATOR

Input the loan terms.

Enter the **days to first payment** here. We recommend you do loans at 45 days to allow time for consumer to receive your welcome materials in the mail.

First Lienholder Payment Due Date:	07/06/2006	Days to First Payment:	45
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Biweekly Plan Advantages

Payoff your loan approximately 5 months faster!

	Monthly	Biweekly
Auto Loan Amount:	\$25,000	
Effective Rate:	8.000%	7.37%
Loan Payoff (months):	60	55
Payment:	\$508.47	\$256.19
Equity Acceleration:	\$0	\$2,108
Interest Savings:	\$0	\$425
Equity & Interest Benefit:	\$0	\$2,532
36 Months - Equity & Interest Benefit:	\$0	\$1,515

calculate

view report

show dates

welcome letter

After entering loan info, click here to calculate savings.

Click here to view a customized savings report.

Click here to launch the date selection tool (see below).

Print a "take-home" welcome letter and give to customer.

Build Equity Faster - Payoff Loan Faster

Calculator shows estimated figures; actual program benefits, interest savings, term reduction, and payments will vary. Depending on the loan terms, in some cases fees charged to borrower may exceed the "Interest Savings". The "Equity Acceleration" refers to the estimated increased equity (after program fees) at time of loan payoff when compared to standard monthly payments. The "Equity & Interest Benefit" is not a total savings figure; it equals the sum of "Equity Acceleration" and "Interest Savings". The "Effective Rate" does not reflect program fees and is not an interest rate or APR. "Effective Rate" is calculated by applying the percent decrease in interest charges to the actual interest rate.

Debit Dates & Amounts

Debit Option 1:	First Full Debit Date:	6/16/2006	Full Debit Amount:	\$510.42
	Biweekly Debit Date:	6/30/2006	Biweekly Amount:	\$256.19
Debit Option 2:	First Full Debit Date:	6/9/2006	Full Debit Amount:	\$510.42
	Biweekly Debit Date:	6/23/2006	Biweekly Amount:	\$256.19

You have 2 options for start dates. Option one is the default date that prints on the enrollment form.

USING THE ONLINE REPORTING TOOLS

The Online Reporting tools allow dealers to easily track enrollment activity and commission payments. Simply select the appropriate report to view revenue that was earned in a prior month, a forecast of pending commissions, and a total account summary of all accounts that have been enrolled.

The most important report is the **Error Summary** report. This report shows all enrollments that were submitted with incorrect enrollment forms. For example, enrollment forms that are missing bank account information or social security numbers will show up in this report. Simply contact customer support to provide the missing information so that the enrollment form can be properly processed.

Internet Explorer 7.0.241.240 - DriveMy Reporting System - Microsoft Internet Explorer

Total Accounts Summary

[Historical Commissions](#) | [Pending Commissions](#) | [Total Accounts Summary](#) | [Error Summary](#) | [Invalid ID Summary](#)

Date Range: From: To:

[View Account Summary](#)
[View Report Description](#)
[Report Range](#)

Search found 22 records.

ACCOUNT INFORMATION					LOAN INFORMATION		TRADING INFORMATION
CLIENT ID	FIRST NAME	LAST NAME	ACCOUNT STATUS	ENROLLMENT DATE	LENDER NAME	VEHICLE DESCRIPTION	DEALER REP
320710	Mark	Boadwin	Active	12-01-2006	Toyota Motor Credit Corp.	2007 Toyota Solara TC	Smith
320852	Kathleen	Hagopian	Active	12-04-2006	Toyota Motor Credit Corp.	2007 Toyota Camry	Smith
320874	Matthew	Goemmel	Active	12-04-2006	Toyota Motor Credit Corp.	2007 Toyota Camry	Smith
320904	Elizabeth	Epstein	Active	12-04-2006	Toyota Motor Credit Corp.	2007 Toyota Camry	Smith
320906	Tiffany	Ford	Active	12-04-2006	Toyota Motor Credit Corp.	2007 Toyota Camry	Smith
321516	Amber	Elgin	Active	12-14-2006	Toyota Motor Credit Corp.	2007 Toyota Solara TC	Smith
321058	Nathan	Bradley	Active	12-05-2006	Toyota Motor Credit Corp.	2006 Toyota Tundra	Smith
321042	Justin	Dyer	Active	12-03-2006	Toyota Motor Credit Corp.	2007 Toyota Camry	Smith
321470	Julio	Abner	Active	12-18-2006	Toyota Motor Credit Corp.	2007 Toyota Camry	Smith
321110	Abel	Jacob	Active	12-06-2006	Toyota Motor Credit Corp.	2007 Toyota Camry	Smith
321188	Antoine	Dubois	Active	12-07-2006	Toyota Motor Credit Corp.	2007 Toyota Camry	Smith
321304	Thomas	BH	Active	12-11-2006	Toyota Motor Credit Corp.	2007 Toyota Camry	Smith
321671	Charles	Burns	Active	12-11-2006	Toyota Motor Credit Corp.	2007 Toyota Solara	Smith
321438	Thomas	Brinkley	Active	12-12-2006	Toyota Motor Credit Corp.	2007 Toyota Highlander	Smith
321400	Janet	Smith	Active	12-12-2006	Toyota Motor Credit Corp.	2007 Toyota Camry	Smith
321371	Paul	Turner	Active	12-08-2006	Toyota Motor Credit Corp.	2007 Toyota Camry	Smith
321345	Chris	Turner	Active	12-08-2006	Toyota Motor Credit Corp.	2007 Toyota Camry	Smith
321553	Lisa	Turner	Active	12-10-2006	Toyota Motor Credit Corp.	2007 Toyota Camry	Smith
321811	Raymond	Harris	Active	12-19-2006	Toyota Motor Credit Corp.	2007 Toyota Solara	Smith
321823	Mary	Leah	Active	12-28-2006	Toyota Motor Credit Corp.	2007 Toyota Camry	Smith
322312	Rita	Paulsen	In-Process	12-28-2006	Toyota Motor Credit Corp.	2007 Toyota Tacoma 4WD	Smith
322370	Constance	Gladney	In-Process	12-28-2006	Toyota Motor Credit Corp.	2007 Toyota Camry	Smith

EXHIBIT D



I have been informed of the benefits of the Biweekly Plan.
However, I DO NOT wish to take advantage of the program at this time.

Signature: _____

First monthly payment due to Lender: 04/24/2008

Deal date: 03/10/2008

Days to First Payment: 45

Biweekly Plan Advantages

Payoff your loan approximately 5 months faster!

	Monthly	Biweekly	
Loan Amount:	\$19,117.51		calculate
Interest Rate:	6.25%		view reports
Loan Payoff (months):	72 →	67	show dates
Payment Amount:	\$319.92	\$159.97	welcome letter
Interest Reduction:	\$0	\$256	lease calculator
Equity Acceleration (36 months):	\$0	\$610	dealer tools
Equity Acceleration (at payoff):	\$0	\$1,493	print

Debit Dates & Amounts

Debit Option 1: First Full Debit Date: 04/04/2008

Full Debit Amount: \$321.87

Biweekly Debit Date: 04/18/2008

Biweekly Amount: \$161.92

Debit Option 2: First Full Debit Date: 03/28/2008

Full Debit Amount: \$321.87

Biweekly Debit Date: 04/11/2008

Biweekly Amount: \$161.92

Build Equity Faster - Payoff Loan Faster

Important Terms and Definitions: The purpose of this program is to accelerate the loan or lease payoff. This calculator shows estimated figures; actual program benefits, interest reduction, loan payoff (months), payment amounts, and other figures will vary. Interest Reduction is not a total savings figure; in some cases the fees charged to borrower may exceed the Interest Reduction. Consumer is responsible for ensuring lender applies any loan prepayments to principal balance to create interest reduction. Equity Acceleration is not a total savings figure; it refers to the estimated difference in loan balance when compared to standard monthly payments.

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