PIN Navigator

PIN Navigator® is a customized, Web-based tool built specifically for the automotive finance industry by the Power Information Network® (PIN) from J.D. Power. This tool is designed to support the needs of the sales, marketing, pricing, risk and insurance departments of automotive finance lenders. PIN Navigator provides lenders with 24/7 access to the most timely data available in the market and includes more than 70 contract, dealer, and lender variables updated weekly. This is a “must have” in today’s competitive automotive financial marketplace.

PIN Navigator functionality includes:
- Flexibility to capture, filter, and segment data by variables such as contract date, CB score, term, location, vehicle, and lender
- Customizable scheduled reports automatically sent out via email at a regularly scheduled user-preferred time
- Ability to save and share reports, variable aggregates, and customized data views

If you are not yet subscribing to PIN Navigator, please contact us to schedule a free demonstration using your competitors’ data as well as your own. Using this data may considerably change the way you approach managing your portfolio and monitoring the competition—there is no other source of such detailed transaction-level real-time data available today.

AVAILABLE VARIABLES IN PIN NAVIGATOR INCLUDE

<table>
<thead>
<tr>
<th>Vehicle</th>
<th>Lender</th>
<th>Contract</th>
<th>Dealer</th>
</tr>
</thead>
<tbody>
<tr>
<td>Manufacturer, Nameplate, Model, Model Year, Vehicle Body Style, Vehicle Market Share, Vehicle Segment, Vehicle Series</td>
<td>Lender Market Share, Lender Name, Lender Segment, Lender Sub Segment</td>
<td>Amount Financed/ Cap Cost, APR and Buy Rate, Contract Data Filer, Credit Score, Customer Rebate/ CCR, Finance/Lease, Lease Residual, Loan-to-Value %, Monthly Payment, Term, Total $ Down, Vehicle Sales Price</td>
<td>Accidental Health Insurance Premium, Finance Reserve %, Market Area Location, State Location, Service Contract Premium, Total F&amp;I Income, Trade-in ACV, Discount Fee</td>
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</tbody>
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For more information and questions on how to access actual data from PIN Navigator, please contact:
Robert Fox, Director Business Development and Data Analytics, at (248) 680-6231 or at Robert.Fox@jdpa.com
PIN Navigator: 24/7 Access to the most timely data available in the market
Sample Customizable Reports

What can PIN Navigator do for you?
- Allows you to compare your auto finance offerings to any competitor in customizable segments
- Helps you to price optimize your offerings to maximize volume and profitability
- Reveals areas of opportunity to expand your footprint into new segments or locations
- Allows you to monitor the market in which you compete and alerts you to any pricing changes
- Provides scheduled report functionality that will send updated customizable report outputs to your email on a weekly basis

Competitor names are readily available with subscription
New, Used, Loan, and Lease origination data available
Shows any competitor’s origination mix as compared to yours
Complete customizable filter functionality
Offers complete transparency into competitive pricing in virtually any segment
Over 60 contact dealers, and lender metrics available
New Pricing & Dealer Finance Income of Indirectly Financed Originations (excludes lease)
CB Filter: 1-499 CB Only

New Market Share & Buy Rate Trend of Indirectly Financed Originations (excludes lease)
CB Filter: 760+ CB Only

Used Market Share & Pricing by Model Year & Term (excludes lease)
CB Filter: 760+ CB Only

New CB Distribution of Indirectly Financed Originations (excludes lease)

New Market Share & Offerings by State of Indirectly Financed Originations (excludes lease)

Provides comprehensive data on the competitive landscape, enabling you to make informed decisions.

Use multiple custom groups to define and analyze the competition in the segments you operate.