



ATTN: FINANCE & ACCOUNTING

Effective April 1st 2010

ZIP Program Changes

RpmOne's Zero Interest Payment Plan offers a way for dealers to increase their extended service contract and/or priority maintenance sales. ZIP allows your customer to extend their payment up to 18 months. The maximum finance term for a VSC or PMA plan is 50% of the contract coverage term. For example, a 24 month extended service contract (not including the OEM term) can only be financed for up to 12 months.

RpmOne Value:

- **Expand your Customers Purchasing Power!** – In this lending environment advances may not be enough to cover service or maintenance agreements. Make the sale by offering to defer the customers 1st payment for 30 days and make monthly installments thereafter.
- **Everyone's Approved!** - With no approval process all customers, no matter what their credit score, can purchase an RpmOne extended service contract or priority maintenance plan. The customer payments are made using a valid Visa, Mastercard, Amex, or Discover card. The minimum requirement to finance a VSC or PMA is a 5% down payment, to be collected and retained by the dealer at time of purchase.
- **Risk Free!** - Dealer receives their commission after the first customer payment. In addition if the customer never makes a payment your dealership is not charged a program fee.

Program Price Schedule:

Retail Amount	12 mo.	15 mo.	18 mo.
\$0-\$500	\$ 55	\$ 70	\$ 95
\$501-\$1000	\$ 70	\$ 85	\$ 110
\$1001-\$1250	\$ 90	\$ 115	\$ 145
\$1251-\$1500	\$ 110	\$ 130	\$ 160
\$1501-\$2000	\$ 135	\$ 155	\$ 190
\$2001-\$2500	\$ 150	\$ 175	\$ 210
\$2501-\$3000	\$ 170	\$ 190	\$ 245

Cancellation Pricing

If no funding and no payment, \$0 of program fee is paid by dealer.

If cancelled after 1 payment collected, 45% of program fee is paid by dealer.

If cancelled after 2 payments collected, 55% of program fee is paid by dealer.

If cancelled after 3 payments collected, 65% of program fee is paid by dealer.

If cancelled after 4 payments collected, 75% of program fee is paid by dealer.

If cancelled after 5 payments collected, 85% of program fee is paid by dealer.

If cancelled after 6 payments collected, 95% of program fee is paid by dealer.

If cancelled after >6 payments collected, 100% of program fee is paid by dealer.