

ELITE™

FULLY AUTOMATED GPS & Collection Technology

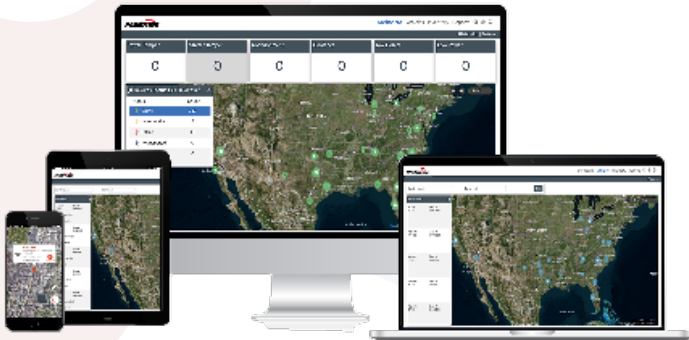
Robust Features

- Fully automated payment reminders & starter interrupt
- Tamper detection
- Install verification
- Pin-Point vehicle location
- Starter interrupt
- Tow alerts
- Mileage tracking
- Abandonment reporting

Tangible Benefits

- Verify installation remotely
- Efficiently track and communicate with customers
- Lower recovery time and costs
- Finance more borrowers
- Decrease delinquencies and reposessions
- Protect your assets and profits
- Impound/Stolen vehicle reports

State-of-the-Art Device Management System



- ✓ Advanced Reporting
- ✓ Pin-Point GPS Location
- ✓ Real-Time Data
- ✓ Advanced Mapping
- ✓ Simple Easy-to-Use Interface

Exceptional Products & Service

- ✓ Millions of Devices Deployed
- ✓ Extremely Low Failure Rate
- ✓ Industry Leader for 25+ Years
- ✓ Unrivaled 24/7 Support

“IN MY **20 YEARS**
OF GPS PURCHASING, THERE IS
NO BETTER COMPANY
THAN PASSTIME”

FAQs - PASSTIME GPS

Q: What are the benefits of a PassTime GPS device to the Credit Union?

A: PassTime devices help reduce the credit union's risk of financing. Fewer defaults require fewer repossessions, which improves cash flow and allows the credit union the ability to fund more loans.

Q: What are the benefits of a PassTime GPS device to the Member?

A: With a member agreeing to the use of the device, the Credit Union may feel comfortable providing the member financing for a higher loan amount, a lower interest rate or a lower down payment all which could benefit the member. Additionally, if the member's vehicle is stolen, the GPS may be helpful to law enforcement for recovery.

Q: Who installs the GPS Device?

A: Installation can typically be performed by a mechanic or an electronics installer. PassTime also has installation programs in certain areas.

Q: Can the cost of the GPS Device be passed onto the Member?

A: The GPS device should be considered an operating cost and should not be passed on. In fact, doing so could be unlawful in some states.

Q: Does the Member need to know there is a GPS installed on their vehicle?

A: Yes, the device and how it works must be disclosed to the member. PassTime has state-specific, written disclosure forms available for all customers to use.

Q: Can the GPS Device Shut Down a Vehicle?

A: Some GPS devices include a feature called "starter-interrupt" or "vehicle disable" which can disable or interrupt the starter of the vehicle. A properly installed device cannot disable a vehicle while it is running. Ask about the available features on your device.

Q: Which wireless network does the GPS Device use?

A: PassTime works with top-tier wireless carriers to provide service to its GPS solutions. In the United States, most PassTime devices operate on Verizon or AT&T.