



January 1st, 2026

DEALER INCENTIVE PLAN FOR RETAIL AND DIRECT AUTO FINANCE.

Peoples Credit Inc. deals with retail automobile dealers and offers several incentives to those dealers and in some cases individual incentives to refer business to Peoples Credit Inc.

The Primary Retail Commission incentives are the following items:

1. **FLAT: PAYS \$250 FOR ALL FUNDED DEALS! WITH AMOUNT FINANCED \$5K OR MORE on loans with a \$5k amount financed for 36 months or more term:** The Bird FLAT is paid to the dealer or employee via check/ACH credit to a checking account and us subject to 1099 at year end. To get paid FLATS Peoples Credit Inc. will require a completed W-4 form to be in file.

2. **70/30 SPLIT PLAN INTEREST PARTICIPATION:** Pays interest reserve on all Program loans \$5K or more and at least 36-month term, where the dealer upsells the rate from:

Rate Tiers 1	2.00%
Rate Tier 2	1.50%
Rate Tier 3	1.00%
Rate Tier 4	0.00%

3. **ROUTE 66 WARRANTY: PAYS \$400, NO CHARGE BACKS!**

Superior quality extended service contract for your customers! The premiums and the commission are set by the Warranty Company and are CFPB compliant. If you sell this warranty you can add 7 months to the term of the loan!

Route66warranty.com If you need your password call us at **630-552-7974**

4. **HUB GAP ADVANTAGE PLUS pays \$400** This product is sold through the Peoples Credit Doc prep system or the Route 66 Website, if you have questions call us at **630-552-7974**.

ADVANTAGE PLUS Will pay the customer \$1,000 down towards their next car purchase provided the return to your dealership and you finance that car with Peoples Credit, Inc.