



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's incentives to refer business to Peoples Credit Inc.

The Primary Retail Commission incentives are the following items:

1. PCI offers GAP product that pays the dealer \$400 and is fully earned in 60 days, this GAP includes ADVANTAGE PLUS which pay the customer's GAP and if the borrower returns finances their next car with us they pay \$1,000 toward their new purchase! This is the only approved GAP for independent dealers

Franchise dealers may at their option use their dealers GAP with a max premium of \$500.00

2. Route 66 Warranty: The dealer is able to offer an extended service contract to the customer, the premiums and the commission are standardized and set by the Warranty Company. Commissions earned are \$400 for all deals and are subject to charge back. Charge backs will be deducted from future warranty sales (50% of commissions until charge back balance is \$0.00). In the event that the dealer does not sell future warranties they will be billed directly.
- 3 Dealer Spiff: The "Finders Fee" is a \$50 spiff paid to either the dealer or an employee of the dealer (at the approval of the dealer). Starting of 4th funded deals to 7th deal per month the Bird Dog increases to \$75, then deals 8+ \$100 funded per month. This spiff is standard for all retail and loans where a titled vehicle is sold. The Bird Dog is paid to the dealer or employee via check/ACH credit to a checking account and us subject to 1099 at year end. Where a Bird dog is paid to a dealer employee Peoples Credit Inc. will require a completed W-4 form to be in file.