



EXPERT LOAN SERVICING. PROVEN RESULTS.™

 TRIAD FINANCIAL



meet TRIAD FINANCIAL

With more than 600 employees and the financial strength of approximately \$1.9 billion in managed receivables, Triad Financial's business focus is on superior vehicle loan servicing through customer care, collections, asset remarketing and loss recovery.

Founded in 1989, Triad offers specialty expertise in non-prime accounts, and has serviced more than 1 million collateralized loans across the full credit spectrum over the past 10 years alone. Triad is headquartered in North Richland Hills, Texas, and has a regional office in Huntington Beach, Calif.

What we can do for you

Whether you're a credit union, finance company, auto dealer or investor, we'll help you reach – and likely exceed – your performance goals. Plus, we'll do it all without adding to your overhead budget.

When it comes to third-party servicing, consumer vehicle loans are our specialty. And, with two decades in the industry, we have the results to prove it. So what's the missing puzzle piece for your business? Do you want ...

- Friendly, convenient customer care? **Check.**
- Maximized profits for your bottom line? **Check.**
- Support to manage any type of account, including higher-risk non-prime? **Check.**
- Daily, interactive reporting to monitor your accounts' performance? **Check.**
- À la carte services so you only pay for what you need? **Check.**
- Or a full-service solution to eliminate the burden of in-house resources? **And check.**





Our SERVICES

Menu of outsourcing options

Choose all, or some. It's up to you. Either way, you'll take advantage of our 20-year track record of success. At the same time, you'll avoid the extra costs of leasing a larger facility, investing in specialized software and hiring more employees. The bottom line – you'll have an industry-leading servicing department right at your fingertips.

We manage consumer vehicle loans of any type, including:

- Cars
- SUVs
- Trucks
- RVs
- Motorcycles
- Watercraft
- All-terrain vehicles

You choose how we interact with your customers. Depending on your preferences, we'll operate using your business name, Triad's name or a combination of the two.



Just provide the loans, and we'll take care of the rest:

- Title and records management
- Account administration
- Customer service
- Payment processing
- Insurance claims processing
- Collections
- Bankruptcy management
- Repossession management
- Asset remarketing
- Loss recovery

why we OUTSHINE THE COMPETITION

Expertise

- Loan servicing is Triad's only business. We dedicate all our resources to effective portfolio management.
- On average, each member of our leadership team has more than 20 years of experience in portfolio management, including higher-risk, non-prime accounts.
- Our skills extend into the tough areas of bankruptcy management, repossession, asset remarketing and loss recovery.
- Since 1989, we've serviced loans through every economic cycle. So there's no need to worry about your returns. We easily adapt to changing conditions, while still delivering solid performance.
- We remarket your repossessed vehicles at auction under the Trademark by Triad™ brand, our best-in-class certification program. In addition, your vehicles receive live, on-site representation at each sale. We work with auctions to recondition your vehicles, sell them for top dollar and recover more money for you.

Scale

- We have more than 600 seasoned employees.
- All accounts are serviced at our 158,000-square-foot headquarters in Texas (right alongside Triad's own multibillion-dollar portfolio).

- Our scalable infrastructure allows us to manage portfolios of any size.
- We use Shaw Systems' industry-leading, customer-centric operating software to service your accounts with efficiency and flexibility.
- We're supported by an established network of repossession companies, auctions and attorneys across the country.

Results

- Triad has a 20-year track record of successful sub-prime portfolio management.
- Our true answer rate is more than 98.5 percent for inbound calls.
- Our collection call resolution rate is one of the best in the business.
- On average, our Trademark certification program increases auction yield by more than 5 percent.
- Our recovery staff delivers first-class collections productivity.

The upshot of all this: By trusting Triad with your accounts, you can focus on your specialty while we focus on ours – providing expert loan servicing and maximizing your profits. That's a one-two punch that's sure to boost your business.

Ready to learn more?

Call us toll-free at
(888) 577-8532 or visit
www.TriadServicing.com.

One of our representatives
will be happy to discuss your
servicing needs and how
Triad can help.





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