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Triad Financial now offers loan servicing for credit unions, finance companies, auto dealers and investors

Clients save overhead costs, while leveraging Triad's scale and 20 years of positive results.

NORTH RICHLAND HILLS, Texas – Triad Financial Corporation today announced that it has entered the third-party servicing business. The company is currently signing up clients who need servicing for consumer vehicle loans.

Triad provides a full-service solution, as well as the following niche services:

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

Triad partners with clients who want to take advantage of the former lender's expertise, scale and nearly 20-year history of servicing success. Hence, the company's new tag line: "Expert loan servicing. Proven results." Clients also enjoy a flexible business model with variable expenses. In other words, they only pay for what they need.

"This move is a natural fit for Triad, considering our established infrastructure and multibillion-dollar portfolio of our own loans," says Dan Leonard, president and CEO. "Loan servicing is our only business. We're dedicating all our resources to superior portfolio management, and now other companies can benefit from it."

Scott France, senior vice president of Portfolio Management, says Triad is promoting its services to credit unions, finance companies, auto dealers and investors. "These particular groups gain the most from having an industry-leading servicing department at their fingertips. By trusting Triad with their accounts, they save time and money," he says. "Most importantly, our clients are free to focus on their specialty because we're focused on ours – providing expert loan servicing and maximizing clients' profits."

Specifically, clients leverage Triad's:

- Two-decade track record of servicing loans through every economic cycle, while still delivering solid performance
- Seasoned leaders, who each have (on average) 20 years experience in portfolio management, including higher-risk, non-prime accounts
- Efficient, effective processes and economies of scale
- State-of-the-art facility, technology and software
- Volume-based pricing from a dependable network of repossession companies, auctions and attorneys across the country
- Increased auction yield from the popular vehicle certification program, Trademark by Triad™

On Oct. 23 through Oct. 25, Triad will make its first trade show appearance as a third-party servicer at the California Credit Union Collectors Council annual conference at the Flamingo Las Vegas. For further information, visit www.TriadServicing.com.

About Triad Financial

With more than 800 employees and the financial strength of approximately \$2.6 billion in managed receivables, Triad Financial Corporation'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's headquarters and main servicing center are in North Richland Hills, Texas. The company has a regional office in Huntington Beach, Calif.

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Triad Financial partners with Innovate Auto Solutions to market third-party loan servicing

Auto industry veterans work together to promote Triad's expertise, scale and successful 20-year track record to potential clients.

NORTH RICHLAND HILLS, Texas – Triad Financial and Innovate Auto Solutions today announced their partnership to promote Triad's vehicle loan servicing to finance companies, auto dealers, investors, credit unions and other potential clients.

"We have personally known Innovate's leadership team for more than 10 years. They are the best in the business, and I'm excited to work with them to spread the word about Triad's services," says Scott France, senior vice president of Portfolio Management at Triad.

Daniel Martinez, CEO of Innovate, shares France's enthusiasm about the new partnership. "We sincerely believe that Triad is an excellent option for companies looking to outsource their loan servicing," he says. "Their team possesses proven talent and experience with a 20-year history of positive results."

Elizabeth Webb, chief operating officer at Innovate, agrees. "At Innovate, we maintain relationships with many industry leaders who would benefit from Triad's services. So I look forward to recommending Triad as my first choice for superior portfolio management."

Dan Leonard, president and CEO of Triad, says today's challenging economic environment makes it even more important to maximize revenue from auto loans. "Whether prime or non-prime, almost every lender is struggling to stay profitable," he says. "That makes now the perfect time to save overhead costs and to leverage Triad's expertise, scale and solid results. We're glad to have Innovate on board to help reinforce this message."

Innovate will help market all of Triad's services, such as:

- Title and records management
- Account administration
- Customer service
- Payment processing

- Insurance claims processing
- Collections
- Bankruptcy management
- Repossession management
- Asset remarketing
- Loss recovery

As part of the company's marketing efforts, the Triad team will appear at several trade shows in 2009, including the upcoming Texas Credit Union League's 75th Annual Meeting and Exposition. This event, held April 14-17 at the Hilton Austin, will welcome about 1,500 credit union leaders and employees from across the state. Triad invites attendees to visit their booth, meet company leaders and learn more about their services.

About Triad Financial

Founded in 1989, Triad Financial provides superior vehicle loan servicing for finance companies, auto dealers, credit unions, investors and other third-party servicers. The company 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.

Services include title and records management, account administration, customer service, payment processing, insurance claims processing, collections, bankruptcy management, repossession management, asset remarketing, and loss recovery.

Triad has more than 800 employees and the financial strength of approximately \$2.5 billion in managed receivables. The company's headquarters and main servicing center are in North Richland Hills, Texas, with a regional office in Huntington Beach, Calif. For more information, visit www.TriadServicing.com.

About Innovate Auto Solutions

Led by a proven management team with a broad range of auto finance experience, Innovate Auto Solutions partners with clients to create competitive, visionary solutions that meet the needs of this rapidly changing industry. Advisory services include product design and development, capital structure strategy, valuation and profitability modeling, and more.

Founded in 2008, the company's three founders collectively represent more than 60 years of success in auto finance. Innovate is based in North Richland Hills, Texas. For additional information, visit www.InnovateAutoSolutions.com.

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Triad Financial names Stephen Smith to oversee third-party servicing efforts

*Smith will lead business development and day-to-day operations
of servicing clients' consumer vehicle loans.*

NORTH RICHLAND HILLS, Texas – Triad Financial today announced that Stephen Smith will oversee the company's third-party servicing efforts. In his role as director of Portfolio Servicing, Smith will manage Triad's business development initiatives, client relations and the daily operations of servicing clients' consumer vehicle loans.

Smith joined Triad in January 2008 as a Risk Management leader. He brings nearly 20 years of financial services experience, including nine years at Auto One Acceptance Corp. in Dallas, Texas, where he served as manager of loan servicing and later as vice president and compliance officer. Prior to joining Triad, Smith managed American Bank, N.A., in Dallas as the bank's senior vice president.

Scott France, senior vice president of Portfolio Management at Triad, says, "I believe Steve is the right person to help us shape our future as a top third-party servicer. He understands our clients' needs, because he's walked in their shoes. With experience on both the client and outsourcing sides, Steve lends a unique perspective that will serve Triad very well."

Smith is equally as excited about the company's future. "I plan to help grow Triad's third-party servicing into a sustainable business that is one of the strongest in the industry," he says. "Triad's 20-year track record of successful portfolio management is no accident. Our expert staff, large scale, proven technology and established relationships are the reasons behind our results – and I look forward to showing more clients how we can help maximize their profits too."

As part of Smith's new role, he will appear at several trade shows in 2009, including the upcoming Texas Credit Union League's 75th Annual Meeting and Exposition. This event, held April 14-17 at the Hilton Austin, will welcome about 1,500 credit union leaders and employees from across the state. Triad invites attendees to visit their booth (No. 614), meet Smith and other company leaders, and learn more about their services.

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VeriFacts, Inc., partners with Triad Financial to expand services for auto lenders, collection agencies and investors

In addition to core services of debtor and asset location, VeriFacts, Inc., now offers repossession and remarketing management, loss recovery, and more.

NORTH RICHLAND HILLS, Texas – VeriFacts, Inc., a leading provider of skip trace solutions, and Triad Financial, a third-party servicer focusing on nonprime consumer vehicle loans, today announced their partnership to offer a one-stop shop of services. In combination with VeriFacts, Inc.’s POEExtreme package, the new menu includes:

- debtor and asset location
- collections
- bankruptcy management
- insurance management
- impound management
- repossession and remarketing management
- deficiency balance collections
- ancillary product refunds
- account litigation

“Over the past year, our clients have requested a variety of related services beyond skip tracing. They asked, and we listened,” says Jodi Matteson, senior vice president at VeriFacts, Inc. “I’m excited to partner with Triad – a trusted name in the industry – so clients can now enjoy a full menu of expert auto loan servicing. Each service will help reduce overhead expenses and maximize recoveries for lenders, collection agencies and investors who buy consumer vehicle loans.”

Scott France, Triad’s senior vice president of Portfolio Management, says, “Our partnership with VeriFacts, Inc., is a natural fit. We each have a 20-year track record of positive performance, and we both offer nonprime expertise. Together we provide a complete solution, eliminating the expense of managing multiple vendors.”

Stephen Smith, Triad’s director of Portfolio Servicing, says VeriFacts, Inc.’s high-quality skip tracing data will give Triad a head-start in collections, repossession and remarketing. “Accurate information means we find more cars, find them faster, sell more cars, and make more money for the clients’ bottom line,” he says.

In addition to the two companies' strong reputation, clients will benefit from:

- **Tiered pricing on skip tracing** – The easier they locate your collateral, the lower your fee.
- **Detailed debtor information returned to you for later use** – Whether or not they find your vehicle, you can receive debtor data uncovered in the process. As a result, you'll have a foundation for future communication with borrowers.
- **10-day accuracy guarantee on debtor information**
- **Fast turnaround time**
- **Best-in-class success rates**
- **Efficient, effective processes**
- **State-of-the-art technology and software**
- **Daily, interactive reporting**
- **Customized contact strategies and advanced analytics** for collecting on your accounts
- **Frequent quality assurance monitoring**
- **Established network of repossession companies, auctions and attorneys** across the country
- **Comprehensive remarketing program** – Through Trademark by Triad™, clients enjoy live, on-site representation; higher dealer turnout; reconditioning and repair; favorable lane positions and run times; negotiated auction rates; and volume-based pricing.

As part of the companies' partnership, VeriFacts, Inc., and Triad representatives will attend the Collections and Recovery Solutions conference May 6-8 at the Four Seasons Hotel in Las Vegas. For more information, contact Jodi Matteson at JMatteson@SkipTracers.com or (815) 380-9625.

About VeriFacts, Inc.

Founded in 1987, VeriFacts, Inc., is the leader in the skip tracing business, providing 100-percent guaranteed information through many flexible and client-friendly programs. The family-owned company is licensed, bonded, insured, and operates with the highest standard of ethics and professionalism. VeriFacts, Inc., is based in Sterling, Ill. For more details, visit www.SkipTracers.com.

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Services include title and records management, account administration, customer service, payment processing, insurance claims processing, collections, bankruptcy management, repossession management, asset remarketing, and loss recovery.

Triad has more than 600 employees and the financial strength of approximately \$1.9 billion in managed receivables. The company's headquarters and main servicing center are in North Richland Hills, Texas, with a regional office in Huntington Beach, Calif. For more information, visit www.TriadServicing.com.

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Triad Financial forms strategic partnership with Windsor Group to expand third-party servicing

Windsor will lead marketing, sales and client relations, while Triad continues its focus on superior servicing of clients' consumer vehicle loans.

NORTH RICHLAND HILLS, Texas – Triad Financial and Windsor Group today announced their partnership to grow Triad's third-party servicing business, which supports finance companies, banks, investors and auto dealers.

Windsor, a leading skip trace and repossession management provider, will drive Triad's marketing, sales and client relations efforts. Meanwhile, Triad will focus on its core strength of delivering superior portfolio management to clients.

“For several years, I've worked with Windsor Group and its leaders on other projects. So I know firsthand that they run their business with integrity and passion, especially when it comes to client relationships,” says Scott France, Triad's senior vice president of Portfolio Management. “As a successful skip and repo management provider, Windsor also brings top-notch sales and marketing expertise to the table. I look forward to the fruits of this partnership as Triad paves its future in third-party servicing.”

Cliff McCrary, chief executive officer of Windsor Group, says Windsor's alliance with Triad offers the perfect opportunity for both companies to leverage their strengths. “I'm impressed with Triad's unique perspective in this industry,” he says. “They appreciate clients' needs in a personal way – because, as a former lender, Triad was once in their clients' shoes. I believe that experience makes them a more effective loan servicer.”

McCrary and his team will first market Triad's customized servicing solutions to Windsor's current clients, many of whom would benefit from Triad's full menu of services. Windsor will also approach start-up finance companies, large banks, investors/debt buyers and auto dealers who finance their own loans.

For more information, contact Cliff McCrary at CMcCrary@TriadFinancial.com.

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Triad has more than 600 employees and the financial strength of approximately \$1.9 billion in managed receivables. The company's headquarters and main servicing center are in North Richland Hills, Texas, with a regional office in Huntington Beach, Calif. For more information, visit www.TriadServicing.com.

About Windsor Group

Windsor Group is a specialized servicing company engaged in the management of delinquent accounts for many of the nation's leading credit originators, including auto finance companies, banks, credit unions and other service providers.

The company's suite of services includes legal services management, national repossession and skip tracing. Through the use of their proprietary technology and dynamic approach to case servicing, Windsor Group provides credit originators the ability to achieve enhanced portfolio returns.

Founded in 2003, the company has more than 100 employees and is headquartered in Dallas, Texas. For more information, visit www.WindsorRecovery.com.

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