

Subject line: Losing too much money on repos?



John Smith,

My name is Brandie Beaird of Triad Financial, and I'll see you at the upcoming Texas Credit Union League's 75th Annual Meeting and Expo in Austin. Before we get a chance to meet in person, I'd like to give you a preview of how Triad can help your credit union repossess vehicles more cost-effectively and with much less frustration. I also want to share two valuable gifts that we're offering to convention attendees only. (More details at the end of this e-mail ...)

If you aren't familiar with Triad, here's some background ... In business since 1989, we focus exclusively on servicing loans for credit unions and other third parties nationwide, alongside our own multibillion-dollar portfolio. We have a long track record of successful subprime portfolio management. Triad's clients leverage our:

- Economies of scale and large combined-client volume, with more than 4,000 repos per month
- 20 years of non-prime expertise
- State-of-the-art technology
- Established network of repo companies and auctions across the country

The result? Lower expenses and higher net returns. You'll also enjoy:

- **Fast turnaround time:** Our repo companies recover your collateral within days. Then we quickly transport it to auction. No sitting around waiting while your vehicle loses value.
- **Trusted repo partners:** Every repo company in Triad's national network is bonded, insured and required to operate within state and federal guidelines.
- **Fewer headaches:** We handle all the time-consuming tasks for you, including skip tracing, assigning vehicles for repo, agent insurance, bond and contract management, impounds and lien management, and accounting for multiple invoices.

That's just the beginning. I invite you to learn more by visiting me at Booth No. 614 at the convention. If you mention this e-mail, you'll receive two certificates good for 1) free repo management on one vehicle (a \$75 value) and 2) free remarketing management on one vehicle

(a \$100 value). There is no minimum number of vehicles and absolutely no commitment. It's just Triad's way of earning your business by backing up our claims with real results.

I look forward to meeting you and discussing how your credit union can maximize recovery dollars to better serve your members. I'll touch base with you again before the convention. But, in the meantime, feel free to visit www.TriadServicing.com to find out more.

Sincerely,

Brandie Beard

Triad Financial

Expert loan servicing. Proven results.™

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Subject line: Not a high-volume remarketer? Enjoy the benefits anyway!



“Third-party organizations can be an effective alternative, using their scale and combined volume for better placement of credit union repossessions, thus increasing total sale value.”

-- 2008 Vehicle Remarketing Report:
Evaluating Third-Party versus In-House Remarketing
Callahan and Associates, www.CreditUnions.com

Hello John,

It's Brandie Beard from Triad Financial again. We're now just a few days away from the Texas Credit Union League's 75th Annual Meeting and Expo in Austin. Before we see each other there, I want to share how you can **enjoy all the advantages of a high-volume seller** at auction – even though you may repossess only a few cars a month. I'd also like to remind you about the **two valuable gifts** Triad will give exclusively to convention attendees. (Full details at the end of this e-mail ...)

As you may recall, Triad focuses on servicing loans for credit unions and other third parties nationwide, alongside our own multibillion-dollar portfolio. We send more than 2,500 vehicles to auction each month. As a result, our clients realize the following benefits:

- Nationwide network of top-performing auctions
- Live, on-site representation
- Higher dealer turnout
- Fast turn time
- Comprehensive certification program
- Reconditioning and repair, as necessary
- Favorable lane positions and run times
- Negotiated auction rates
- Volume-based pricing and economies of scale

The upshot of all this – you receive **maximized recoveries** and **more cost-effective remarketing**.

We know this list may sound too good to be true. So we'll prove it to you. If you visit me at **Booth No. 614** at the convention and mention this e-mail, you'll receive two certificates good for 1) **free remarketing management** on one vehicle (a \$100 value) and 2) **free repo management** on one vehicle (a \$75 value). There is no minimum number of vehicles and absolutely no commitment. This is your opportunity to try us for yourself and judge the benefits of using Triad firsthand.

I'm excited to meet you in Austin next week. I know we'll enjoy some lively discussions about maximizing recovery dollars to better serve your members. If you want to learn more about Triad in the meantime, please visit www.TriadServicing.com. See you soon.

Sincerely,

Brandie Beard

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Subject line: Triad repo & remarketing: This one's on the house ...



"I can honestly say that I trust Triad's remarketing services. They handle our accounts professionally, with a high level of integrity, and with the credit union's best interest in mind. Most importantly, they help us minimize expenses and maximize efficiencies."

-- Eddie Munoz, Vice President of Lending Services
Firstmark Credit Union, San Antonio

Hi John,

It's been about a week since we talked at the Texas Credit Union League's annual meeting and expo in Austin, and I wanted to check in with you. First, thanks for dropping by the Triad booth. We enjoyed the conversation about your credit union's repo and remarketing program, and how third-party servicing can eliminate some of your challenges.

Second, we recently drew the winner of the Garmin Red Nuvi 205 satellite navigation system. It went to Catherine Perry, executive vice president and chief operating officer of Texas Federal Credit Union in Dallas.

While you didn't win this giveaway, I have good news ... Triad is still honoring the offer made exclusively to those people who visited our booth. If you don't have your vouchers from the convention, I attached them to this e-mail. The first certificate is good for **free repo management** on one vehicle (a \$75 value), and the second is for **free remarketing management** on a vehicle (a \$100 value). There's no minimum number of vehicles and absolutely no commitment. It's Triad's way of earning your business by backing up our claims with real results.

Remember, when you leverage our economies of scale and large combined-client volume (with more than 4,000 repos and 2,500 vehicles sent to auction each month), you'll **maximize recoveries** and **reduce expenses**. You'll also maintain **fast turnaround time** and experience **fewer headaches** along the way. A bonus: Triad even gets top dollar for specialty vehicles like RVs and boats.

Let me know if you would like to talk further, or if you're ready to redeem your certificates. They expire July 31, so I encourage you to take advantage while you can.

We'll be in touch,

Brandie Beard

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Subject line: Turn cars into cash for Children's Miracle Network



Hello John,

My name is Brandie Beard of Triad Financial, and I'll see you at the Vendor's Expo on June 23. Before we meet, I'd like to share how Triad can help your credit union lower expenses and increase net returns on your remarketed vehicles. The best part is – at the same time, you'll be supporting Children's Miracle Network, the Fort Worth Chapter of Credit Unions' charity of choice. Here are the details ...

Who we are

Triad is a member of the Fort Worth Chapter of Credit Unions. In business since 1989, we focus on servicing loans for credit unions and other third parties nationwide, alongside our own multibillion-dollar portfolio. We have a long track record of successful subprime portfolio management, from bankruptcies to remarketing.

How you can help Children's Miracle Network – without lifting a finger!

As you know, remarketing vehicles is a fact of life. There's no getting around it, especially in this economy. Since you can't avoid this step, why not use it to raise money for charity?

If you ask Triad to remarket some of your vehicles during July, we'll donate 100% of our fee to Children's Miracle Network in your credit union's name. There's no minimum number of vehicles and absolutely no commitment. This is just our way of supporting a worthy cause, while giving you an opportunity to try us out.

Already have a remarketing vendor you trust? No problem. Send us however many cars you're comfortable with to take advantage of the charity donation. Our \$100 per-vehicle fee is equal to or less than most vendors, so you have nothing to lose.

It doesn't matter whether you send us five cars or 50. Either way, we'll make sure you receive maximized recoveries. And it won't take long to raise an impressive donation. Five cars becomes \$500. Ten cars becomes \$1,000. Imagine what Fort Worth credit unions can accomplish when you all participate.

Find out more

If you're interested, drop by Triad's booth at next week's Vendor's Expo at Will Rogers Memorial Center. I'll give you a promotional voucher to redeem during July. You'll need to sign up by July

17, but we recommend getting in much earlier so you can enjoy a full month of charity donations. In the meantime, learn more about Triad and our remarketing services by visiting www.TriadServicing.com.

See you soon,

Brandie Beard

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Subject line: Reminder: Turn cars into cash for Children's Miracle Network



Hello John,

It's Brandie Beard from Triad Financial again. As you know, the Vendor's Expo is tomorrow, June 23. Before we see each other there, I want to remind you about Triad's offer to help your credit union raise money for Children's Miracle Network, the Fort Worth Chapter of Credit Unions' charity of choice. (Didn't receive my note on Wednesday? [Read the original e-mail here.](#))

If you ask Triad to remarket some of your vehicles during July, **we'll donate all our fees (\$100 per car) to Children's Miracle Network** in your credit union's name. There's no minimum number of vehicles and absolutely no commitment.

This is your chance to raise a substantial donation for a worthy cause. Have just five cars? That's \$500 for your charity. Thirty cars? That's a \$3,000 gift for doing what you already do every month – remarket vehicles. And don't forget the best part ... We'll help you **lower expenses** and **increase net returns**.

If you're interested, drop by Triad's booth tomorrow at the Vendor Expo at Will Rogers Memorial Center. I'll give you a promotional voucher to redeem during July. You'll need to sign up by July 17, but we recommend getting in much earlier so you can enjoy a full month of charity donations.

To learn more about Triad and our remarketing services, visit www.TriadServicing.com.

See you tomorrow,

Brandie Beard
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