

A close-up, high-contrast photograph of a car's interior. The central focus is a highly polished, metallic gear shift knob that reflects light, creating bright highlights and dark shadows. To the left, a portion of a circular instrument cluster is visible, showing a needle and some numbers. The surrounding dashboard and gear shift housing are dark, with several circular holes or vents visible. The overall aesthetic is sleek and modern.

*Driving Your  
Business.*

# New Collateral & Website

- Driving Your Business Theme
- New Color Family & Icons



## CREDIT REPORTS

*Fuel Your Business.*



## COMPLIANCE TOOLS

*Protect Your Dealership.*



## ID VERIFICATION

*Know Your Buyer.*



## LEAD SOLUTIONS

*See More Prospects.*



## PORTFOLIO MANAGEMENT

*Track Your Customers.*



## EMPLOYER SERVICES

*Screen Your Employees.*



# Driving Your Business.



*Fuel Your Business.*



*Protect Your Dealership.*



*Know Your Buyer.*



*See More Prospects.*



*Track Your Customers.*



*Screen Your Employees.*

# Datasheets



*Fuel  
Your  
Business.*

*Protect Your  
Dealership.*





*Know Your Buyer.*

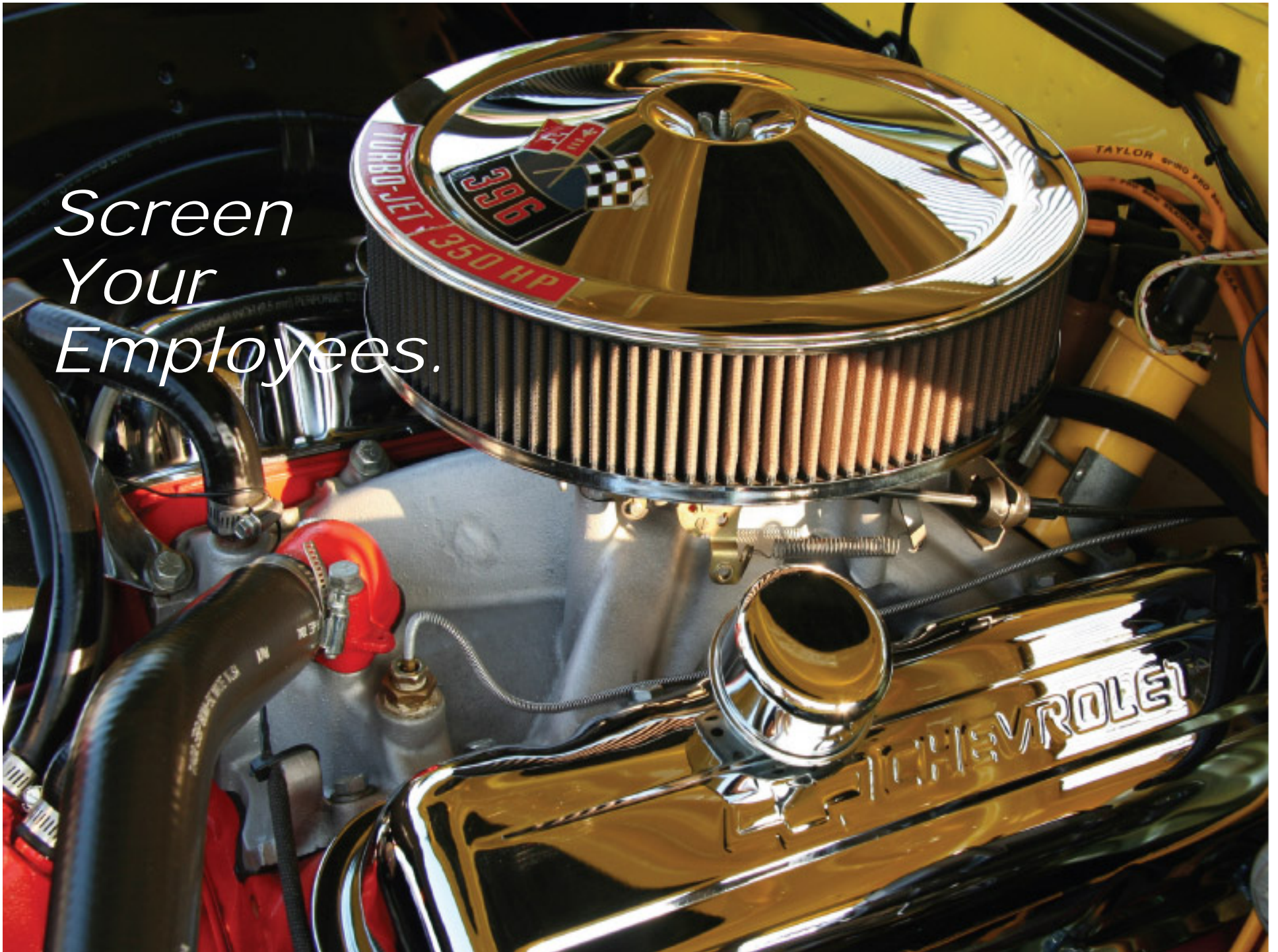


*See More  
Prospects.*

*Track Your  
Customers.*



*Screen  
Your  
Employees.*



**Brochure**



**Track Your Customers.**



**See More Prospects.**



**Know Your Buyer.**



**Protect Your Dealership.**



**Fuel Your Business.**



**Driving Your Business.**



#### First Advantage CREDCO

##### Industry Expertise

Performance, leadership and vision have made First Advantage CREDCO a leading provider of consumer information solutions for more than 40 years. Leveraging our industry expertise with the latest technology, we create innovative products that set the industry standard – allowing you to make smart business decisions, faster.

##### Solution Driven

We offer a wide range of solution-driven consumer information products that include credit reporting services, advanced lead generation tools, smart ID verification products and compliance solutions, everything you need to manage your customer and prospect information with confidence.

##### Customer Care & Technical Support

First Advantage CREDCO prides itself on providing world-class customer service and technical support. Our industry-trained customer care specialists are dedicated to supporting your needs, and ensuring that you and your dealership leverage our product offerings to your best business advantage.



12395 First American Way  
Poway, CA 92064  
phone: 602.694.1414  
fax: 602.694.7027  
email: auto.credco@FADV.com  
www.CREDCOservices.com



#### CREDIT REPORTS

*Fuel Your Business.*



#### COMPLIANCE TOOLS

*Protect Your Dealership.*



#### ID VERIFICATION

*Know Your Buyer.*



#### LEAD SOLUTIONS

*See More Prospects.*



#### PORTFOLIO MANAGEMENT

*Track Your Customers.*



First Advantage CREDCO is the leading provider of specialized credit reporting solutions to the automotive industry. We provide convenient, single-source access to credit reports from all three national credit bureaus – Experian®, TransUnion and Equifax®. Plus, we're integrated with more than 40 dealer management systems and specialty software programs, helping you streamline your F&I processes so you can close more deals faster than ever.

Integrated on major dealer finance platforms, First Advantage CREDCO leads the industry with innovative compliance solutions designed to streamline your F&I processes and help keep you compliant with applicable laws and regulations. We abide by the FCRA, FACT Act, OFAC, Safeguards Rule and other regulations. We also provide a suite of identity verification tools to help you minimize fraud-related losses and maintain compliance with the Red Flag Rules.

Protect your dealership, and your profits, by knowing who your buyers are. According to the FBI, identity theft is one of the nation's fastest growing crimes. And unfortunately, automotive dealers have become prime targets. Now you can fight the growing risk of identity theft with BuyerID from First Advantage CREDCO. BuyerID, a powerful suite of smart identity verification tools, is designed to help you prevent identity theft and maintain compliance with the Red Flag Rules.

Lead Prospector, a powerful suite of lead generation solutions from First Advantage CREDCO, provides you with convenient access to quality, in-market consumers who are actively shopping for a car. Integrated with a variety of dealer sales and finance platforms, Lead Prospector delivers consumer prospect leads that make the difference, and provides the tools you need to understand your prospect's buying cycle – and measure results.

Automated Consumer Tracking (ACT), a suite of portfolio management solutions from First Advantage CREDCO, lets you track financial activities and status changes on your customer accounts. It also provides credit information not found in a loan application or standard credit report, so you can assess your customer's credit risk. With ACT, you get accurate and current customer information to help you minimize risk and maximize profitability.

**Folder**

Driving Your Business.



#### First Advantage CREDCO

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##### Customer Care & Technical Support

First Advantage CREDCO prides itself on providing world-class customer service and technical support. Our industry-trained customer care specialists are dedicated to supporting your needs, and ensuring that you and your dealership leverage our product offerings to your best business advantage.



First Advantage CREDCO  
12395 First American Way  
Poway, CA 92064

Phone: 800.694.1414  
Fax: 619.938.7007  
Email: [auto.credco@adv.com](mailto:auto.credco@adv.com)

[www.CREDCOservices.com](http://www.CREDCOservices.com)

Driving Your Business.

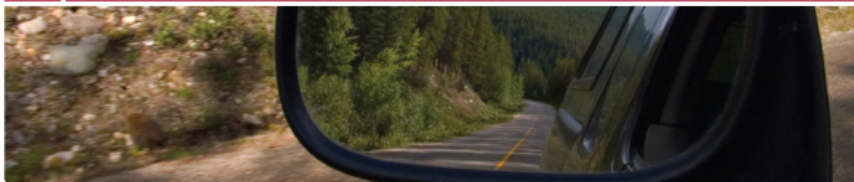




Lead Solutions



ID Verification



## BUYER ID ADVANCED

Proactive account notifications  
Your first-step for identity verification

### PROTECT YOUR DEALERSHIP, AND YOUR PROFITS

According to the FBI, identity theft is the nation's fastest growing crime. And because auto dealers have become prime targets, it makes good sense to protect yourself, and your dealership, with BuyerID from First Advantage CREDCO.

In most cases our first-step solutions, either BuyerID Index or BuyerID Alert, may be the only ID verification tools you'll ever need. But for those instances when a more detailed, thorough approach to ID verification is required, there's BuyerID Advanced.

### ID VERIFICATION AND FRAUD PREVENTION

BuyerID Advanced delivers a comprehensive, systematic ID verification solution that quickly searches, cross-checks and verifies the identity of your customers, providing the following information:

- Critical ID elements not verified or matched
- Deceased or invalid SSNs

### Looks can be deceiving.

- Comprehensive, next-level ID verification
- Protects dealerships against fraud and identity theft
- Easy-to-read, color-coded risk indicators for quick interpretation
- Convenient, organized and reliable results — fast
- Easily integrated into your existing business processes
- CREDCOservices.com, a dedicated Web-based portal available 24/7



Portfolio Management



Compliance Tools



Credit Reports



## CREDCO+

Quick & easy credit analysis to maximize  
your profitability

More than delivering credit reports, CREDCO+ allows you to thoroughly analyze opportunities for profitable lending decisions.

### TAKE CONTROL

CREDCO+ gives you the information and presentation you need. Rather than having to wade through data, CREDCO+ allows you to instantly analyze credit reports, including their trade credit ratio, and more.

Bureau Manager  
The Bureau Manager

### Fast, easy credit analysis.

customer's

credit

and trade-ins

easy-to-read

data for faster

can instantly

part for



Driving Your Business.




BILLY MARYANSKI  
Graphic Designer


12395 First American Way  
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800.694.1414 ext. 7228 T: 866.703.1179  
F: 619.938.7007  
bmaryanski@fadv.com  
www.FADVcredco.com


**Website**


**CREDCO Service Center**  
Username  Password  **LOGIN**  
[Forgot Password?](#)


**Select Your Industry**


**RV/TRAILER**  



**AUTOMOTIVE**  


**MARINE/POWERSPORTS**  


**STUDENT LENDING**  


  
**FIRST Advantage CREDCO**

**MOTORCYCLE**  


**CONSUMER LENDING**  


Change Your Industry



#### CREDCO Service Center

Username

Password

LOGIN

[Forgot Password?](#)

#### Search Site

GO

Company

Products & Solutions

Newsroom

Resources

Contact

## Driving your business.



**SEE MORE PROSPECTS.**

SAVE 22% on Internet Leads!

[More Info](#)



**Red Flag Compliance. Made Easy.**

*Get compliant by May 1!*

#### Sign Up Now

Easy online signup!  
Complete dealer solutions to  
*drive your business.*

[SIGN UP](#)

#### Request Information

First Name:

Last Name:

Dealership:

Industry:

State:

Phone:

Email:

Select Product Interest:

- ☐ ID Verification
- ☐ Credit Reports
- ☐ Compliance Tools
- ☐ Lead Prospector
- ☐ Portfolio Management
- ☐ Other

#### News & Headlines

**November 17, 2008**

CREDCOservices.com Upgraded Web Site for Expanding Markets Features Tailored Content and Promotions

**October 27, 2008**

New Stacked Credit Report for RouteOne Helps Dealers Shop Loans and Finance Deals Quicker

**October 22, 2008**

FTC Extends Red Flags Rule Mandatory Compliance to May 1, Requiring Identity Theft Prevention Programs

**October 15, 2008**

Red Flags Rule Webinar, The Definitive 4-1-1 for Dealers, Attracts Estimated 1,000 Attendees

**September 29, 2008**

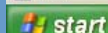
CreditMaster Solutions Integrated with Reynolds and Reynolds' Dealer Management System, POWER

**September 22, 2008**

Executive Summary Reports Free for Red Flag Solution Customers to Help with Sales & Lending Decisions

Done

Internet



start

5 Microsoft O...

CREDCO Servi...

LinkedIn: Slide...

5 Microsoft O...

Employer\_Serv...

Marketing Pres...

nero

SEARCH

12:02 PM

CREDCO Services : Credit Reports - Microsoft Internet Explorer provided by First Advantage CREDCO

File Edit View Favorites Tools Help

Back


Search

Favorites

Address <http://www.credcoservices.com/products/creditreports/default.aspx> Go Links

nero Y! Search Web Anti-Spy Upgrade your Toolbar Now Mail Shopping My Yahoo! News Games Music Answers

Change Your Industry



CREDCO Service Center

Username

Password

LOGIN

[Forgot Password?](#)

Search Site

GO


Company

Products & Solutions

Newsroom

Resources

Contact



CREDIT REPORTS

Fuel your business


Credit Reports

CreditMaster

CREDCO+

Credit Disclosures

Credit Reports



Fuel Your Business

First Advantage CREDCO is integrated with more than 50 dealer sales and finance platforms, including Reynolds and Reynolds®, DealerTrack, and RouteOne®. Seamless integration means you can conveniently order all three bureaus from a single source, and receive credit information in a simple, easy-to-read format.

Credit Reports

We deliver fast, convenient single-source access to all three national credit bureaus - Experian®, TransUnion and Equifax® - to streamline your F&I and sales processes.

[More Information](#)

CreditMaster

Reynolds and Reynolds® is partnered with First Advantage CREDCO to provide CreditMaster®, the industry's easy, one-stop access to credit reports. CreditMaster is fully-integrated into your Reynolds ERA® system.

[More Information](#)

CREDCO+

CREDCO+ can dramatically improve your credit analysis capabilities by formatting bureau information and presenting it in logical, easy-to-understand electronic layouts. This means you can view credit reports like never before.


[More Information](#)

Credit Disclosures

Sign Up Now

Easy online signup!  
Complete dealer solutions to  
drive your business.

SIGN UP



Request Information

First Name:

Last Name:

Dealership:

Industry:

Click to Select

State:

Click to Select

Phone:

Email:

Select Product Interest:

☒ ID Verification

☒ Credit Reports

☒ Compliance Tools

☒ Lead Prospector

☒ Portfolio Management

☐ Other

Done

start

Microsoft O...

CREDCO Servi...

LinkedIn: Slide...

Microsoft O...

Employer\_Serv...

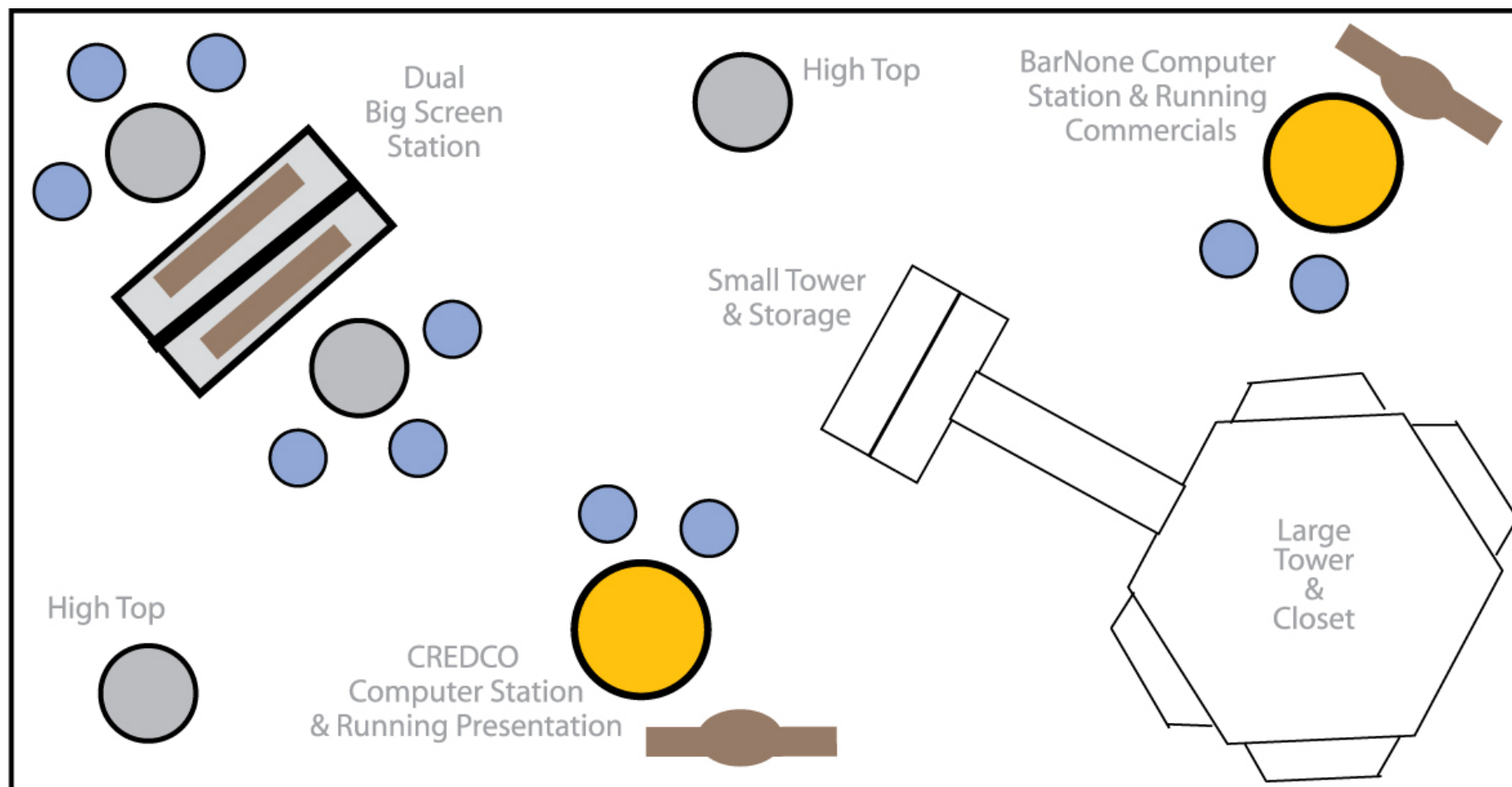
Marketing Pres...

nero SEARCH

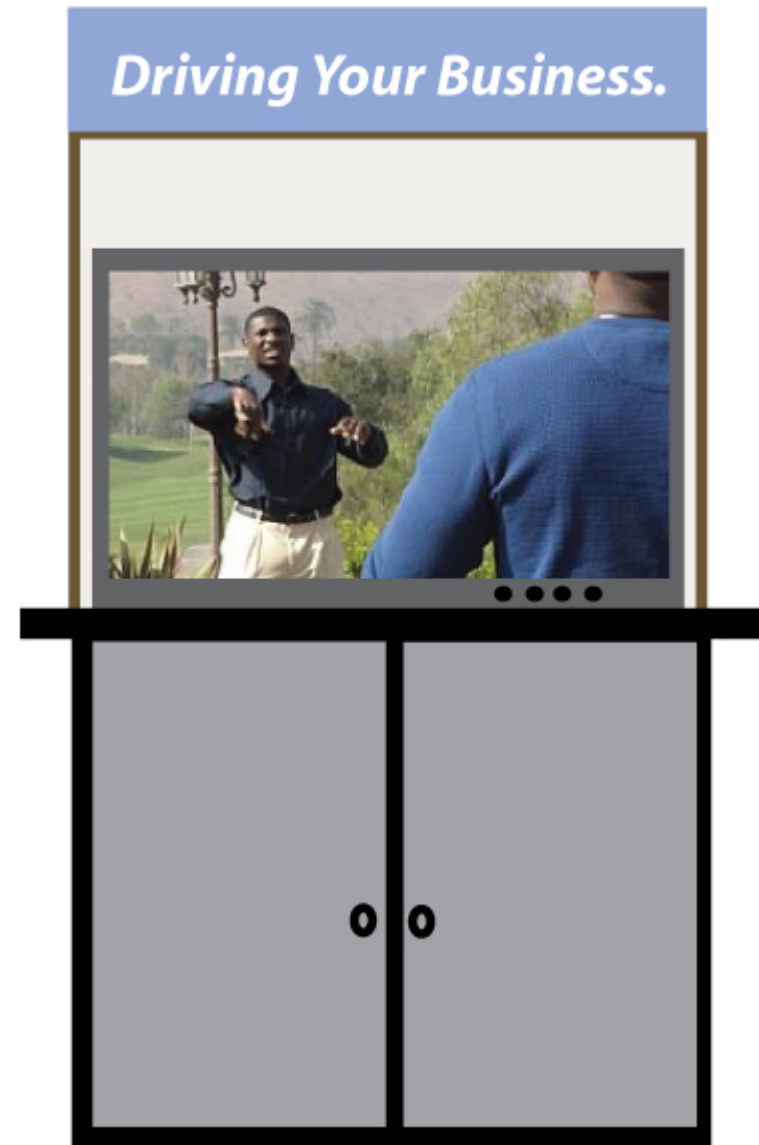
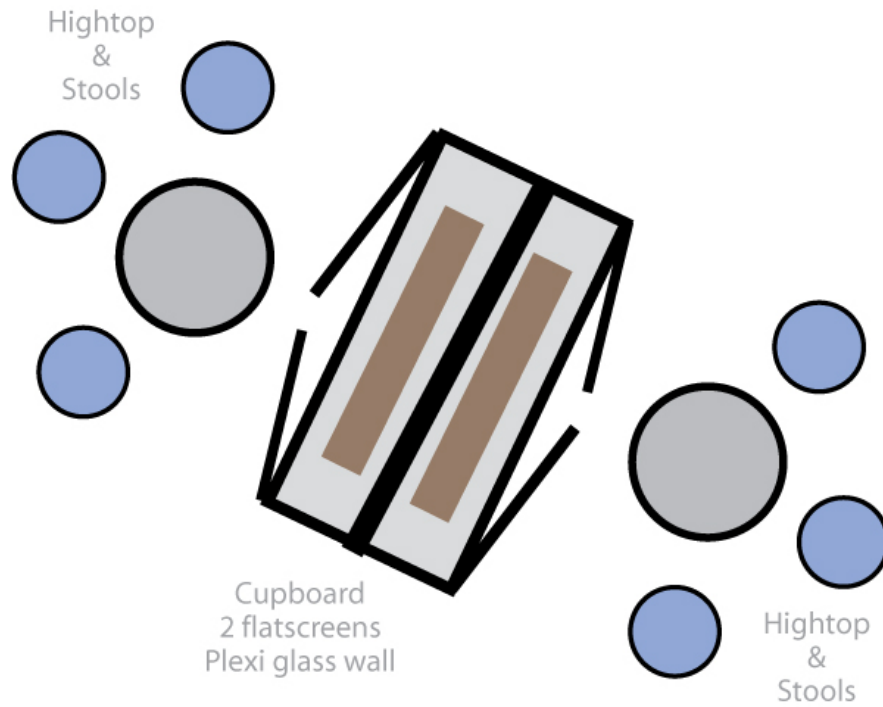
Internet

12:02 PM

# Booth Layout



# Dual Computer Station



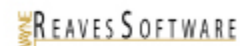


# Graphics

 <b>FIRST Advantage</b> <i>Dealer Services</i>  						 <b>FIRST Advantage</b> <i>Dealer Services</i>  						 <b>FIRST Advantage</b> <i>Dealer Services</i>  						 <b>FIRST Advantage</b> <i>Dealer Services</i>  						 <b>FIRST Advantage</b> <i>Dealer Services</i>  						 <b>FIRST Advantage</b> <i>Dealer Services</i>  					
 <b>Lead Solutions</b>						 <b>Compliance Tools</b>						 <b>Portfolio Management</b>						 <b>Credit Reports</b>						 <b>ID Verification</b>						<b>Driving Your Business</b>					
																																			
<i>Looks can be deceiving.</i>						<i>Protect your dealership.</i>						<i>Tracking your customers.</i>						<i>Fueling your business.</i>						<i>Looks can be deceiving.</i>											
<b>LEAD SOLUTIONS</b>						<b>COMPLIANCE TOOLS</b>						<b>PORTFOLIO MANAGEMENT</b>						<b>CREDIT REPORTS</b>						<b>ID VERIFICATION</b>											



## Our Partners



Automotive Computer Services

AFS Information Systems

Auto Jockey CRM

CarLot Manager

Commercial Software

CPS, Inc.

DealerCentric Solutions

DealerClick

DealTrace

FCS, Inc.

F&J Systems

Innovative Dealer Services

Jarvis Computer Systems

KGI Solutions/Carolina Dealer Solutions

Micro21

MKB Software/AGI

Motion Dealer Services

Profit Monster

Radiant Concepts

TakeNote Software

TCI - Information Retrieval Solutions

# Giveaways

# NADA Giveaway: Flashlight



**See More Prospects.**



# NADA Giveaways: Paperclips



**Driving Your Business.**



LOGOpaperCLIPS™ ©2006 LSA Inc. All Rights Reserved.

# NADA Giveaway: Pen



# NADA Giveaway: Post-It Book



**Promotion**

# NADA Pre-Show Mailer



# NADA Pre-Show Mailer



# NADA Pre-Show Mailer



First Advantage CREDCO  
12395 First American Way  
Poway, CA 92064-6897

Exclusive NADA offer inside!



**Booth #5429**

# NADA In-Booth Signage



**Enter to Win**

**42" HD Flat-Panel TV  
or 8GB iPod Nano**



# NADA In-Booth Signage

*...and the*  
**Winners**  
*are...*

**Saturday**

iPod Nano: \_\_\_\_\_

iPod Nano: \_\_\_\_\_

**Sunday**

42" HDTV: \_\_\_\_\_

iPod Nano: \_\_\_\_\_

iPod Nano: \_\_\_\_\_

**Monday**

iPod Nano: \_\_\_\_\_

iPod Nano: \_\_\_\_\_

**Tuesday**

iPod Nano: \_\_\_\_\_

iPod Nano: \_\_\_\_\_



# Advertising

# NADA Dailies

DAY 1

**LEAD SOLUTIONS**  




**See More Prospects.**

First Advantage CREDCO, the leading provider of consumer information solutions, and BarNone, the premier provider of credit-based lead solutions, have teamed up for NADA 2008! Stop by Booth #5429 and ask about credit reporting services, lead generation tools, identity verification, portfolio management and compliance solutions – everything your dealership needs to drive more business!

**Sign up for Lead Solutions through February and get your 2nd month FREE!\***

**CREDCOservices.com • BarNoneSales.com**


\* Offer expires February 29, 2008. Applies to new customers only for Internet and Bankruptcy leads. Certain restrictions apply; offer subject to change. Call for details. First month at standard retail price; second month equal to number of first month's leads. Only one rooftop per offer. Does not include fulfillment. See your BarNone representative for NADA specials.



# NADA Dailies

DAY 2

CREDIT REPORTS



**Fuel Your Business.**

First Advantage CREDCO, the leading provider of consumer information solutions, and BarNone, the premier provider of credit-based lead solutions, have teamed up for NADA 2008! Stop by Booth #5429 and ask about credit reporting services, lead generation tools, identity verification, portfolio management and compliance solutions – everything your dealership needs to drive more business!

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# NADA Dailies

DAY 3

ID VERIFICATION





**WIN A 42" HDTV!**

Visit us at Booth #5429

**Know Your Buyer.**

First Advantage CREDCO, the leading provider of consumer information solutions, and BarNone, the premier provider of credit-based lead solutions, have teamed up for NADA 2008! Stop by Booth #5429 and ask about credit reporting services, lead generation tools, identity verification, portfolio management and compliance solutions – everything your dealership needs to drive more business!

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**CREDCOservices.com • BarNoneSales.com**





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# NADA Dailies

DAY 4

**COMPLIANCE TOOLS**  




**WIN A 42" HDTV!**

Visit us at Booth #5429

**Protect Your Dealership.**

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**CREDCOservices.com • BarNoneSales.com**



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# NADA Advertising






**Win a 42" HDTV  
in Booth #5429!\***

### First Advantage Dealer Services

First Advantage CREDCO, the leading provider of consumer information solutions, and BarNone, the premier provider of credit-based lead solutions, have teamed up for NADA 2008! Stop by **Booth #5429** and ask about credit reporting services, lead generation tools, identity verification, portfolio management and compliance solutions – everything your dealership needs to drive your business!

**Sign up for Lead Solutions through February  
and get your 2nd month FREE!\*\***

**866.491.4256**  
**CREDCOservices.com • BarNoneSales.com**



\*Visit us at NADA 2008 for TV contest rules and entry information. \*\*Lead offer expires February 29, 2008. Applies to new customers only for Internet and Bankruptcy leads. Certain restrictions apply; offer subject to change. Call for details. First month at standard retail price; second month equal to number of first month's leads. Only one rooftop per offer. Does not include fulfillment. See your BarNone representative for NADA specials.

# NADA Advertising

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**Sign up for BuyerID Index and get your first month FREE!\*\***

**CREDCOservices.com • BarNoneSales.com**  
866.406.7206

**First Advantage Dealer Services**

First Advantage CREDCO and BarNone have teamed up for NADA 2008! Stop by **Booth #5429** and ask about credit reporting services, lead generation tools, identity verification, portfolio management and compliance solutions – everything your dealership needs to **drive your business!**

**Sign up for BuyerID Index and get your first month FREE!\*\***

**866.231.3218**  
**CREDCOservices.com • BarNoneSales.com**

**First Advantage Dealer Services**

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**Sign up for BuyerID Index and get your first month FREE!\*\***

**CREDCOservices.com • BarNoneSales.com**  
866.745.2485

**First Advantage Dealer Services**

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**Sign up for Lead Solution and get your 2nd month FREE!\*\***

**CREDCOservices.com • BarNoneSales.com**  
866.745.2485



# NADA Specials


Sign up for **Internet** or **Bankruptcy Leads**, and get your 2<sup>nd</sup> month free!

Sign up for **BuyerID Index**, and get your 1<sup>st</sup> month free!




# Prospect Campaigns

## Letter



**Driving Your Business**



Dear [Dealer Contact]:

For more than 40 years, First Advantage CREDCO has been the leading provider of specialized credit reports. Today, we continue to provide automotive dealers with credit reporting services, along with lead generation tools, identity verification and compliance solutions – everything you need to *drive your business!*

But even more, First Advantage CREDCO delivers value and expertise beyond our vast product offering. We provide extraordinary customer service and support, a steadfast commitment to leading-edge technology, and innovative solutions that help you make smart business decisions, faster and easier.

**Lead Prospector Internet**  
**Find Your Next Online Customer**  
Get online prospect leads sent directly to your dealership – in real time – with Lead Prospector Internet, part of a complete suite of powerful lead generation tools. We deliver in-market online consumer leads conveniently through your dealer management system or our online dealer portal, [www.CREDCOServices.com](http://www.CREDCOServices.com).


**Sign up for Internet Leads by March 1, 2008**  
**GET YOUR SECOND MONTH FREE!\***

**LeadIQ Vehicle Purchase Report – FREE!**  
Included free with the Lead Prospector Internet leads package, you can conveniently view and print out a one-page LeadIQ Vehicle Purchase Report that summarizes how many consumers bought vehicles from your leads package. It details purchasing data on new and used vehicles by make, and indicates your overall buy rate so you can determine how leads performed in your market.

**SIGN UP TODAY!**  
Sign up for an Internet leads package by March 1<sup>st</sup> and get your second month FREE! Plus, you'll get a customized LeadIQ Vehicle Purchase Report automatically included with your leads package. Contact your dealer support team at (866) 448-2470 today!

We look forward to serving you.

Sincerely,



Patrick T. Colbert  
Senior Vice President  
Automotive & Specialty Credit Markets  
First Advantage CREDCO

First Advantage CREDCO • 12395 First American Way  
Poway, CA 92064-6897  
PH 866.448.2470 FAX 619.938.7007 [www.CREDCOServices.com](http://www.CREDCOServices.com)

\*Lead offer expires March 1, 2008. Applies to new Internet leads customers only. Offer good for a limited number of first month's leads. Only one rooftop per offer. Does not include fulfillment. See website for details.

## Buckslip



**Driving Your Business.**



First Advantage CREDCO, the industry's leading provider of credit information services, offers everything you need to make smart business decisions – faster and easier.

**INTEGRATED DEALER SOLUTIONS**

-  ID Verification – Know Your Buyer
-  Credit Reports – Fuel Your Business
-  Compliance Tools – Protect Your Dealership
-  Lead Generation – See More Prospects
-  Customer Management – Track Your Customers

**First Advantage CREDCO**  
**Get a Specialist Today!**  
**800.694.1414**  
**[CREDCOServices.com](http://CREDCOServices.com)**




## Envelope



First Advantage CREDCO  
12395 First American Way  
Poway, CA 92064-6897

**Exclusive Offer Inside!**




First Class Mailing

John Smith  
Smith's Auto Dealership  
12345 Dealership Way  
Smithtown, CA 92064

# Partner Campaigns: Advent



*Get leads directly through your*  
**Advent High Performance Sales System!**



**Get Leads by December 31st and SAVE 22%!\***

First Advantage CREDCO  
12395 First American Way  
Poway, CA 92064-6897  
**Promo Code: PPC07094**

First Advantage CREDCO have convenient access to our Advent High Performance Sales System!

Get leads directly through your Advent High Performance Sales System!  
Get leads directly through your Advent High Performance Sales System!  
Get leads directly through your Advent High Performance Sales System!

**FADVCredco.com/AdventLeads**  
**Call Today! (866) 694-2247**

\*Savings is 22% off standard price per lead. Call for details.

Postcard