



CFNA | National Pronto Association



Who is CFNA?

Credit First National Association is a limited purpose credit card bank owned by Bridgestone.











How often do your customers have to think about needed repairs?

One-in-Three U.S. Drivers Cannot Pay for an Unexpected Car Repair Bill

FOR MORE INFORMATION:



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before trouble strikes.

vehicle repair without going into debt, indicating that some drivers may underestimate the full cost of owning and operating a vehicle. Because some car repairs are unavoidable, and the average repair bill is between \$500 and \$600, AAA urges drivers to save at least \$50 a month for unforeseen expenses, and identify a trusted repair facility

AAA advises drivers to save \$50 per month for car care fund

ORLANDO, Fla. (April 4, 2017) - According to a new AAA survey, 64

million American drivers would not be able to pay for an unexpected

"The average cost of owning and operating a vehicle is more than \$8,500 a year, and AAA has found that millions of Americans are failing to set aside a car care fund to pay for the upkeep of their cars," said John Nielsen, AAA's managing director of Automotive Engineering and Repair. "To avoid a surprise down the road, drivers should budget for monthly payments, insurance premiums, fuel costs and the inevitable expenses of routine maintenance and repair."

Additional Resources → Fact Sheet → Infographic

Although an average repair bill can set a driver back up to \$600, the cost can soar higher when a vehicle has been poorly maintained. A previous AAA survey found that one-third of U.S. drivers skip or delay recommended service or repairs, which increases the likelihood of unexpected mechanical failures and leaves a vehicle more vulnerable to roadside breakdown. In 2016 alone, AAA responded to nearly 32 million stranded motorists.



What CFNA Supports



Drives Top Line Sales



Unlocks Hidden Profit & Reduces Expense





Value of Promotional Financing





Grow Top Line Sales

Convert bank card customers to CFNA customers!



Incremental daily sales



Working days

Based on 7 days per week; 52 weeks per year, less 4 major holidays



Grow Top Line Sales



Incremental daily sales

Working days

Based on 7 days per week; 52 weeks per year, less 4 major holidays

CreditFirst

CFNA isn't just a payment solution, it's a loyalty platform

Customized customer billing statement with Offers

FOR TIRE & SERVICE CENTERS	Your Tire	and Automotiv	ve Servi	ice Cre	dit Card!	Call Custo	mer Service at 1-800-3	ions? (Servido 21-3950	al Clier	te)	
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Card with your business name printed on it



Database Marketing





Loyalty



We help you provide the customer with a practical and convenient payment option.



That means you can give your customer the ability to say "yes" to service or tires.



And because this is a dedicated line of credit for your products and services, we are helping you build customer loyalty for your location.



Keep in mind, customers are 60% more likely to shop at retailers for whom they carry a store credit card.





Know the Credit Card



Customer Terms

✓ DEFERRED INTEREST IF PAID IN FULL WITHIN 6 MONTHS

- \$149 Minimum purchase required Purchases less than \$149 are treated as a 30-day revolving balance MINIMUM MONTHLY PAYMENTS REQUIRED

✓ Credit Limits ranging from \$800 - \$4,500

- Average limit: \$1,900
- ✓ Monthly payments as low as \$27 or 3.5% of balance
- (whichever is greater) plus any past due amounts and/or fees

✓ No Annual Fee

✓ APR: 28.8% = 2.4% Per Month





The AutoPass Credit Card Program

What's in it for you?



6-month financing to offer customers

Data-driven marketing programs

Free promotional materials



Your business name printed on every card opened

What's in it for your customers?

Generous credit limits – up to \$4,500 available
 Higher likelihood for credit approval
 Competitive Annual Percentage Rate
 Quick credit decision – 60 seconds or less in most cases



CFNA Kiosk Application

Our online application experience customized for your in-store environment.

Customers can apply for the CFNA card **anywhere** you set up your kiosk, like a tablet in your waiting room.

You get more flexibility, and your customers get more privacy.



4 easy steps:

2

3

Call CFNA merchant support at 800.527.6770 to let us know you'll be using a kiosk application.

Ensure www.CFNAStoreApp.com is displayed on your "kiosk" device (PC, laptop, or tablet).

You enter your 6-digit merchant ID and confirm your store location populates.

Bookmark the application page.

You're done and your customer is on their way to great credit card financing!







Thank you! Questions?

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