



DEALER INCENTIVE PLAN FOR RETAIL AND DIRECT AUTO FINANCE.

Peoples Credit Inc. deals with retail automobile dealers and offers several incentives to those dealers and in some cases individual's incentives to refer business to Peoples Credit Inc.

The Primary Retail Commission incentives are the following items:

1. GAP debt cancellation products: Dealers are able to offer GAP to their customers and earn a commission on the sale of this product where the max premium charged to the customer is \$500. The commission earned is the difference between the dealers cost of the GAP product and the maximum premium.
2. Route 66 Warranty: The dealer is able to offer an extended service contract to the customer, the premiums and the commission are standardized and set by the Warranty Company. Commissions earned are \$400 for all deals and are subject to charge back. Charge backs will be deducted from future warranty sales (50% of commissions until charge back balance is \$0.00). In the event that the dealer does not sell future warranties they will be billed directly.
- 3 Dealer Bird Dog: The Bird Dog "Finders Fee" is a \$50 spiff paid to either the dealer or an employee of the dealer (at the approval of the dealer). This spiff is standard for all retail and direct loans where a titled vehicle is sold. The Bird Dog is paid to the dealer or employee via check/ACH credit to a checking account and is subject to 1099 at year end. Where a Bird Dog is paid to a dealer employee Peoples Credit Inc. will require a completed W-4 form to be on file.