

DSC WELCOME PACKET

Expand and Diversify your business portfolio with DSC.



DEALER SERVICES CORPORATION
DiscoverDSC.com



WELCOME, AND THANK YOU FOR LEARNING MORE ABOUT DSC

DSC is a full-service company that aligns many products and services for partners within the automotive industry. Our core customers are independent dealer operators like you, with used and pre-owned inventory as the basis for their portfolios.

I'm proud to tell you that DSC customers say our professionalism, industry knowledge and motivation to serve truly set us apart from their other business relationships. We offer our customers a more efficient business model meticulously built on our unique blend of unparalleled customer service and technological solutions. Our streamlined approach helps our customers spend more time focusing on their core operations — and less time on administration and process-management tasks.

Our Commitment

Every DSC employee is 100% committed to helping our customers grow their bottom line. With a DSC floorplan line of credit, customers can acquire more inventory and create more sales opportunities. Our additional products create an even deeper and more consistent profit margin when integrated into dealership operations.

Time Is Valuable

At DSC, we value your time as much as you do. To prove it, we have combined local Sales and Account Executives with a state of the art Customer Service Center where we don't just take your call — we actually look forward to hearing from you. In addition, the myDSC Virtual Office and DSC Smartphone App, DSC **Unplugged™**, keeps your business moving, whenever or wherever you need it.

Efficiency Matters

The DSC team believes wholeheartedly that our innovative ideas will help you grow your business and that our outstanding service will exceed your expectations. We are confident that our great people will help guide your success. We want you to be your best. That's why we hire the best.

Thank you for learning more about DSC. We look forward to doing business with you.

Brian Geitner
CEO, Dealer Services Corporation



mission

DSC's Mission is to provide quality products, financing and services to the dealer body of North America, delivering these products with the highest level of service and integrity.

We vow to be consistent in our operations and provisions of services, helping the dealer to be successful in their business venture.

beliefs

DSC believes in our people and together we work to improve our skills and quality of work life. We provide the basis for team building by showing respect, recognizing accomplishments, and encouraging an entrepreneurial approach.

DSC believes in professional conduct and understands it makes a difference in how we are treated, and thus our success. We value the highest standards of ethical conduct wherever we operate and in all that we do. Integrity and honesty are core.

DSC believes every customer deserves our "Best in Industry" service. Attention to detail and relationship building at each and every interaction is key. Through asking about and understanding our customer's business, we learn their needs, show we care, and build solutions.

DSC believes in performance. With loyalty, creativity and resolve, we define our path via short, medium and long term goals. We strive to be the best and to achieve extraordinary results in all our initiatives.



OVER 1,000 UNIVERSAL SOURCES

AT THE AUCTION

Sourcing inventory has never been easier at DSC. DSC is accepted at over 1,000 sources nationwide, including all Manheim, ADESA, Insurance Auto Auction, ABC Auctions and hundreds of independent auctions across the country. Our network of Universal Auction Sources continues to expand as we strive to increase your buying power and allow for greater flexibility in your business. For a full list of auctions in your area, visit the Industry Links tab on our website at DiscoverDSC.com.

Most auctions have a Flooring/Credit department. If you purchase a car at the auction on day of sale, just let them know you want to floor it with DSC!

HOW TO FLOORPLAN AT A UNIVERSAL SOURCE

Floorplanning at a Universal Source is as easy as, 1, 2, 3!

1

To find out if an auction is a DSC universal source, go online to DiscoverDSC.com or ask your local DSC rep.

2

On Sale Day, tell the auction rep who handles the floorplan transactions that you want to floor your purchase with DSC.

3

The rep will check your availability, floor your purchase transactions, and handle all of your paper work.

In addition to other online auction venues, DSC offers the following buying sources:



ADDITIONAL FLOORING SERVICES

MAXIMIZE YOUR FLOORPLAN BY
USING THE BELOW SERVICES:

- Trade-Ins .
- Off-Street purchases .
- Aged Inventory .
- Rollovers from other Lenders .
- Dealer to Dealer purchases .

That's Right! In an effort to provide you with multiple flooring options and remove the hassle of buying inventory, DSC offers the flexibility to floor dealer owned inventory such as trade-ins, off the street purchases, dealer to dealer purchases, and even loan payoffs through other financial institutions!

Ask your local DSC Representative or contact the dedicated Customer Service Center for more information about how to take advantage of these special opportunities.

QUICK FACTS

Documents Needed

- Copy of Bill of Sale
- Copy of Front and Back of Title
- Any Title Attachments

Send to DSC via

- Fax - 877.874.0721
- Email - CustomerService@DiscoverDSC.com

Overnight

- Title and Bill of Sale
- Send "Attention Funding Dept."
- Address: 1320 City Center Dr., Ste. 100
Carmel, IN 46032

You will be funded the day the actual title and BOS arrive at DSC. Please contact your local DSC Representative with any questions.



FIELD INSPECTIONS

DSC performs regular monthly field inspections of all DSC financed inventory. Any unit off the lot at the time of the audit must be reconciled immediately. Please assist the auditor by providing sale documentation for all sold units and contact information for any repair shops holding inventory. DSC charges a standard monthly audit service charge per location.

In addition, you will be asked by the auditor to provide the following information on any DSC units that are not physically inspected. Your attention to this area along with the required paper work is vital to DSC.

LOT AUDIT QUICK FACTS:

- ✓ **Frequency:** Monthly, unless notified otherwise by DSC.
- ✓ **Audit Cost:** \$75 per audit
\$75 additional for every location that is greater than 10 miles from the primary lot.

OFF SITE UNITS:

All off site inventory will be physically verified by the auditor. If units are not found at reported location, DSC will assess a \$100 penalty.

- ✓ **Auction Units:** Units must be checked with auction so they can be verified by a DSC Representative.
- ✓ **Test Drives:** Test Drive Form or Buyer's Order, and a copy of Customer Driver's License must be provided as verification.
- ✓ **Demos:** May be provided to authorized signers only! Unauthorized demos will result in a \$100 fee. Abuse of Policy will result in termination of demo privileges.

VERIFICATION:

DSC offers the following unit reconciliation options:

- Provide repair shop contact and location information
- DSC may send a Rep to your lot to inspect (applicable charges may apply)
- Dealer may email digital photos of unit to DSC
- DSC may conduct an additional Off Cycle Lot Audit for an additional audit fee
- Payoff the unit

SOLD UNITS:

Must provide the actual bill of sale documentation showing the sale information DSC must be paid for sold vehicles according to the terms of your dealer contract. Must be paid off within 48 hours of sale date, regardless of funding status. Original buyer's order or Retail Finance Agreement must be provided as verification of sale.

UNPAID SOLD UNITS OR VEHICLES NOT VERIFIED IN ACCORDANCE WITH YOUR DSC CONTRACT ARE SUBJECT TO ADDITIONAL FEES AND CREDIT LINE RESTRICTIONS.

Email your local DSC Representative with any questions

TITLE AND SERVICE CHARGES

TITLES

DSC holds all titles until paid in full*. Once a unit is paid, the title will be sent to you via overnight mail. The cost of all shipping is included in the Records Services charge. DSC reserves the right to hold titles until your payment(s) have cleared if you are paying by check or ACH. Funds paid via Cashier's Check or Wire are considered verified funds. DSC provides additional title services in various markets around the country. See your local DSC Rep for details.

SERVICE CHARGES

Your DSC account is subject to administrative service charges beyond floor plan charges. For purposes of demonstration, the partial list below is an example of charges that may be charged by DSC. For a current and complete list of service charges, which may be charged to you by DSC, consult your DSC Rep. The DSC Demand Promissory note and Security Agreement as well as the DSC Published Rate and Fee Schedule are posted on our website at DiscoverDSC.com.

**in applicable states.*

DSC ACCOUNT FEES & SERVICE CHARGES

Inspection Services

Reconciliation Services

Late Fee

Records Service Charge

BE FAMILIAR WITH YOUR REPORT

Please contact your local DSC Rep or the Customer Service Center at 888.9MY.DSC1 (888.969.3721) or email Customerservice@DiscoverDSC.com if you have any questions concerning your Receivable Detail Report.



LENDER ACCESS NETWORK™

As a service-oriented company, DSC is constantly searching for new ways to add value to our dealer relationships. We understand that it is our responsibility to consistently deliver additional products and services that help our customers operate a successful business.

Our Lender Access Network™ ("LAN") is specifically designed to connect DSC dealers with banks and lenders that offer a wide range of finance options to your customers. DSC has partnered with national and regional lenders that are interested in buying your deals and helping you increase profits.

LAN FEATURES:

- MORE regional and national lenders looking at your paper!
- FULL spectrum of lenders covering all credit types, from subprime to prime!
- MAXIMIZE profits with the assistance of a DEDICATED F&I desk that helps you put more deals together!
- SIMPLE sign up process, gain ACCESS within days!

LAN BENEFITS:

- MORE finance options available to you and your customers
- Lose FEWER deals because of your customer's credit situation
- SAVE time and money by using the LAN resource at your dealership



**GAIN ACCESS TODAY, DO
MORE DEALS TOMORROW!
CONTACT US AT 800.826.6795
FOR MORE INFORMATION.**



myDSC *virtual office*

DiscoverDSC.com

THE “myDSC Virtual Office” PROVIDES ACCESS TO:

- View Credit Availability
- Make Instant Payments
- Schedule Future Payments
- Floor Vehicles
- View Images of Your Titles and Related Paperwork
- View Floored Vehicle Information and Title Statuses
- Create and View Reports
- View Physical Damage Insurance Information

How to Access Your “myDSC Virtual Office”

- Go to DiscoverDSC.com
- Click on “Login”
- Enter your Username and Password

View a List of Your Inventory

- Click on “Reporting”
- Click on “Receivable Detail”
 - The Receivable Detail report shows every unit floored with DSC, along with crucial information like: due dates, payoff amounts, and a breakdown of all fees. (Note: You will need Adobe Acrobat to view this report.)

Going on vacation?

You can also schedule future payments to automatically process on the given date. Ask your local DSC Rep for more information or to request a complete online user guide.

How to Make Payments

- Click on the Payment Management link
- Select Make a Payment
- Select “View All” from the “View” pull down menu.
- This will bring up a list of all of your vehicles floored with DSC.
- Select the appropriate box for the vehicle you would like pay. You can either pay the amount due or payoff the vehicle.
- Select “Go to Basket”
- Select “Submit Payment”

That’s it! You will receive confirmation that the payment was received. If you do not receive confirmation, contact your local DSC Rep or the Customer Service Center at 888.9MY-DSC1 (888.969.3721) to ensure that all payments are made on time. (Note: You will need to disable any popup blockers in order to view your receipt.)

HARNESS THE POWER OF YOUR SMARTPHONE!

Look for DSC
Unplugged™ on
the iPhone® App
Store and the
Android™ Market.



Get Going! Get *Unplugged!*

DSC Unplugged™ MOBILE

- Floorplan in Minutes
- View Titles
- Pay Down Loans
- Pay Off Loans
- View Availability

24 / 7 Mobile Office **FREE**
to any DSC Dealer!

DSC Unplugged™ TURBO

Depending on subscription you can:

- Scan to Floorplan in seconds
- Get Real-Time Market Appraisals
- Get Real-Time Market Data
- Instant Vehicle Valuation
- Consumer Direct Inventory
- 5G Inventory Tracking

Black Book



Kelley Blue Book
THE TRUSTED RESOURCE



Visit DSCUnplugged.com or Call 888.964.3111



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DSC IS PROUD TO ENDORSE SELECTIVE INSURANCE COMPANY AS OUR

PHYSICAL DAMAGE INSURANCE PROVIDER



PROGRAM COVERS UP TO THE TOTAL AMOUNT OWED TO DSC

This physical damage plan will pay the cost to replace or restore the unit to the condition it was in prior to the loss, or pay the total balance owed to DSC at the date of the loss minus your deductible of \$500 or \$1,000 (hail) and any other fees.

COMPREHENSIVE COVERAGE!

Physical Loss or Damage of "All Risk"
Including:

- Flood, Earthquake, Windstorm,
- Hail, Theft, Vandalism, Fire,
- Lightning and Glass
- Collision (Including Upset or Overturn)

Principal Exclusions Include*:

Vehicle under Rental or Lease Agreement

Employee Dishonesty

Property Rented, Leased or Sold to Conditional Buyer

Bodily injury, loss or damage to vehicles or property of others

Acid Rain, Rust or other Corrosive Action or Pollutants

Financial Loss resulting from delay or depreciation

War or Military Action

Nuclear Events

Governmental Seizure

Prospective Profit

False Pretense

Mechanical Wear and Tear

AFFORDABLE!

No charges payable until curtailment is made or vehicle is paid off. You only pay what you use.... ***Just Pennies A Day!***

IF NOT PARTICIPATING:

In the absence of participating in this physical damage program, you are required at the time of contract signing to submit an insurance certificate showing the following:

- 50% of your Credit Line Covered
- DSC listed as Loss Payee,
1320 City Center Dr., Ste. 100
Carmel, IN 46032

INTERESTED IN MORE INFO?

If you are not currently enrolled and would like more information about the coverages provided, please contact DSC's Insurance Department:

Phone - 800.815.8280

E-Fax - 866.924.4525

Email - Insurance@DiscoverDSC.com

For those customers already enrolled and need to file a claim, you can find a claim form by clicking on the Physical Damage tab at DiscoverDSC.com or by contacting us directly.

**List not all inclusive. See Program Guidelines for specific coverages and exclusions.*

Our **Pursuit**

to build a superior business totally understanding of our customer's needs.

Our **Purpose**

to empower our customers by developing strategic products and services.

Our **Passion**

to bring success to our customers.



DEALER SERVICES CORPORATION

DiscoverDSC.com

CUSTOMER SERVICE CENTER

CustomerService@DiscoverDSC.com

1320 City Center Drive, Ste. 150

Carmel, IN 46032

888.9MY-DSC1 (888.969.3721)

Fax: .877.874.0721

REFER A FRIEND GET CASH TO SPEND



with my **DSC** rewards

DO YOU KNOW ANY DEALERSHIPS THAT COULD BENEFIT FROM A DSC CREDIT LINE? REFER THEM TO DSC AND RECEIVE A FREE \$50 PREPAID DEBIT GIFT CARD WHEN THEY FLOOR THEIR FIRST UNIT! JUST CALL OR FAX THIS REFERRAL FORM TO YOUR LOCAL DSC REPRESENTATIVE!

FAX: (866) 534-5532

Your Information

Name:

Dealership:

Dealer #:

Phone #:

Referral Information

Contact:

Dealership:

Phone#:

Email Address:

Comments:



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DiscoverDSC.com

Call us at (800) 826-6795 with any questions.

Referring dealer must be in good standing and eligibility is subject to DSC approval. A \$50 gift card will be awarded to the referring dealer when the referral floors their first unit with DSC. This program is subject to modification or termination at any time without advanced warning. Please allow 30 days from first flooring date to receive award. Event not available to dealers in the state of California. DSC employees and agents are not eligible. Dealer is responsible for applicable taxes if gifts equal over \$600.