Why offer credit?



3 out of 5 Americans had a major unexpected expense in the last year.



Car trouble and home or appliance repair are among the most common causes.



41% of them will turn to savings to pay for the unexpected costs.

Source: Bankrate Money Pulse Survey, January 5-8, 2017.



Why choose CFNA?

The CFNA credit card isn't just a payment solution for your customers. It's also a loyalty platform for you.

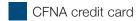
When you offer a credit card from CFNA, you get a bank behind *your brand*, with full-service marketing and training programs to help you better connect with your customers.



The CFNA Advantage*

CFNA cardholders' purchases made with their CFNA credit cards translate to higher ticket sales. And those same cardholders make purchases with their cards more frequently, ultimately spending more with their CFNA cards than any other form of payment.

First purchase spend	Yearly visit frequency	Trend spend
3x greater	2.5x greater	3.7x greater
\$ \$ \$ \$ \$ \$ \$ \$ \$ \$	\$ \$ \$ 2.9	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$



Other payment method

*Profile of national multi-location tire and service retailer; trend spend based on 2015 - 2016 data.





Merchant Services Powered by Credit First National Association

Program Basics



No set up fees



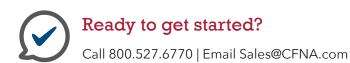
No monthly sales volume required



No hidden costs; just one simple swipe fee

What's in it for you?	What's in it for your customers?
Your business name printed on every card opened	✓ 6-Month Financing on all purchases \$149 and up
 ✓ 6-Month Financing to offer customers so they can say "yes" to more and bigger purchases ✓ Processing solutions that integrate with your business— and don't require any special hardware 	 ✓ Higher likelihood for credit approval ✓ Generous credit limits— up to \$3,000 available

Credit First National Association is a limited purpose bank and the consumer credit division of Bridgestone Corporation. With more than 40 years in the retail industry, CFNA can provide you with the leverage you need to gain a competitive advantage.





Give your customers another payment option, but no longer carry all of the risk that comes with financing customer purchases yourself. **Stop worrying about collecting on your in-house accounts and sign up today!**

For more information contact your local Pronto representative or visit www.CFNAAutoPass.com today!



