Merchant Services
Powered by Credit First National Association

CreditFirst
NATIONAL ASSOCIATION

Why offer credit?

| Estimate $$$ | 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.
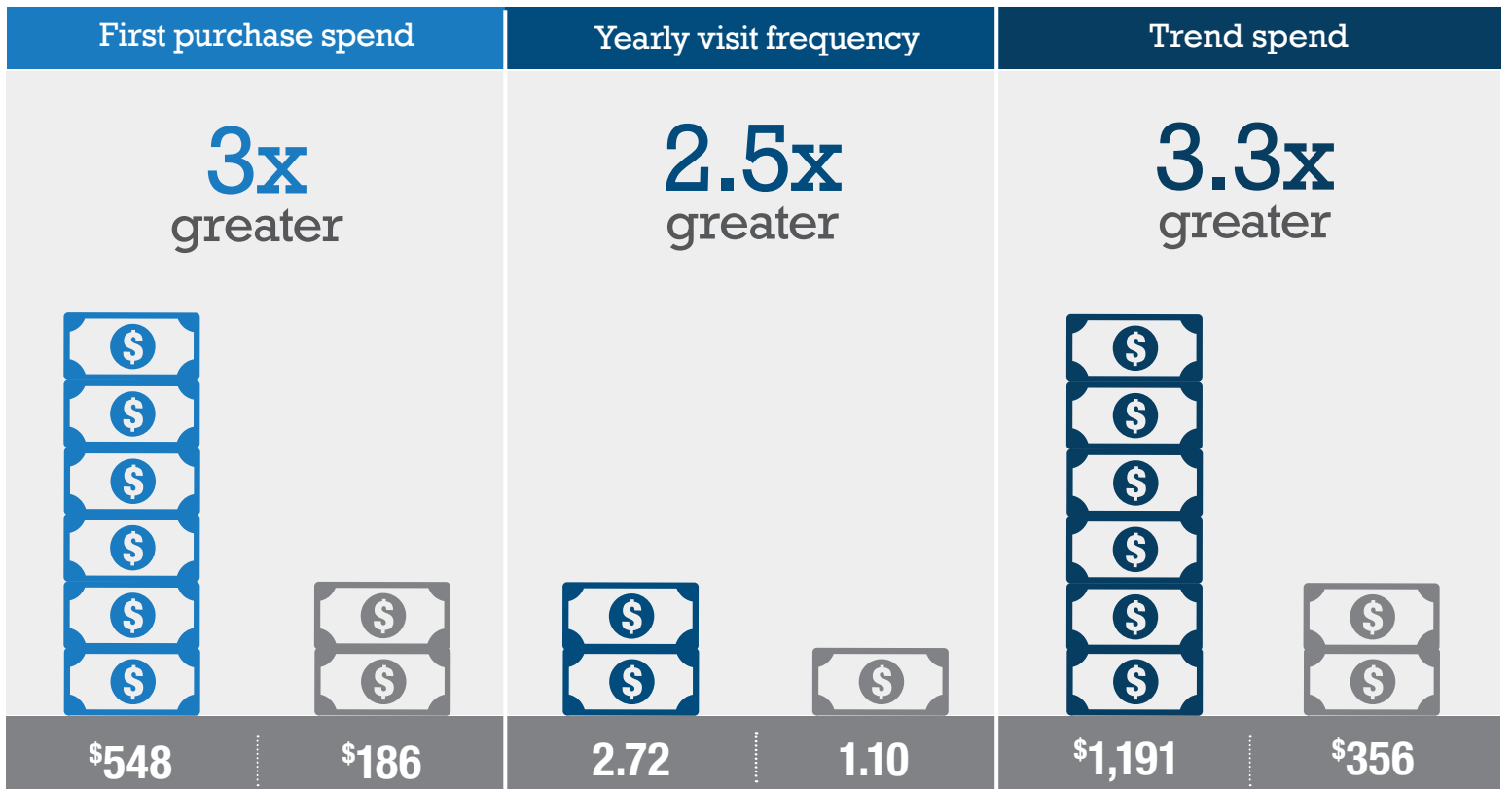
Why choose CFNA?

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.

AutoPass
FOR TIRE & SERVICE CENTERS
123 456 789
JOHN Q PUBLIC
YOUR BUSINESS NAME HERE
CFNA

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	**3.3x** greater
$548 / $186	2.72 / 1.10	$1,191 / $356

- CFNA credit card
- Other payment method

Profile of national multi-location tire and service retailer; trend spend based on 2017 – 2018 data.

Program Basics

$0

No set up fees

No monthly sales volume required

CFNA

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	✓ Higher likelihood for credit approval
✓ Processing solutions that integrate with your business– and don't require any special hardware	✓ Generous credit limits– up to $4,500 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.

Ready to get started?
Call: 800.527.6770 | **Email:** Sales@CFNA.com

pronto®
Auto Service Center

pronto®
Auto Care Experts

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!