

# Creative Business Decisions

SMARTER MODELS. SMARTER DECISIONS.



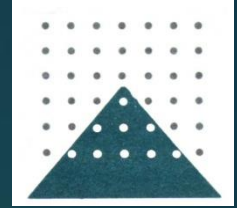
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# Some Benefits attained by clients

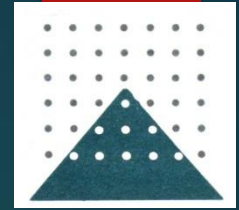


## **PARTIAL LIST:**

APEX ; CAR HOP ; CARE PAYMENT ; FREEDOM ACCEPTANCE CORP ; GAFCO ; KITCH ACCEPTANCE ; MARK ONE ; PEARSON PUBLISHING ; PELICAN FINANCE ; ROYAL FURNITURE ; IVAN SMITH FURNITURE ; SAFCO ; CAPITAL BANK ; AC AUTOPAY ; CORNWELL TOOLS ; YAMAHA

- Lowered cost of processing using CBD's software. Cornwell Tools, Freedom Acceptance, and Summit Auto are spending substantially less.
- All clients have attained consistency in making Lending Decisions
- Automated lending decisions (Tidewater is doing 100% automated decisions)
- Monitoring & Tracking accomplished for greater management control by most clients
- Compliance with Federal & State Credit Regulations can be easily demonstrated using scorecards

# Some Benefits attained by clients cont...



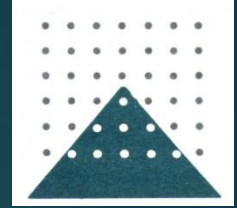
## **Nationwide Acceptance Corp (NAC): Reduced charge-offs and increased approvals**

*“We have been working with Pat and his team for over 11 years and attribute a good part of our success to the good work they have done. Recently we updated our scorecards which incorporated machine learning methods and we are very pleased with the results. I highly recommend CBD and Pat Nanda!”*

*— Martin Less, President*



# Some Benefits attained by clients cont...

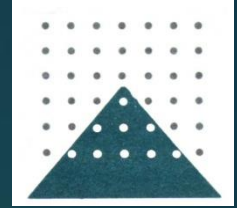


## First Investors: **Reduced charge-offs by 42%.**

*“We feel that your scorecard is providing us with an excellent tool to manage the risk profile of our loan portfolio. We wish to express our appreciation for a job well done”*

*— Mike Ogg, Credit Manager &  
Roberto Marchesini, Risk Manager*

# Some Benefits attained by clients cont...

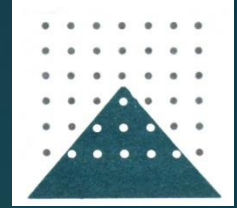


## Verizon: Increased savings.

*“We have worked with CBD for many years, both in the development of underwriting models and behavioral models. Over the years these models have gone through several revalidations and redevelopments to help maintain model performance. We have been very happy with the quality, professionalism and expertise from CBD, in addition to the on-time service delivery for each project. I will recommend them highly ”*

**Dan Francia, VP Finance**

# Some Benefits attained by clients cont...



## Lacks Furniture: **Saved \$1.6 Million.**

*Reduced losses due to write-offs and bankruptcies by 33% within a year of deploying CBD models.*

*Further reduction of 25% in second year.*