

TRAX



TRAX™

SIMPLE & RELIABLE GPS TRACKING

PassTime TRAX offers a streamlined approach to vehicle connectivity by integrating high-level vehicle intelligence with simple installation and a cost-effective price tag. This GPS solution allows you to connect with your vehicles and protect your assets - giving you the information you need to make informed business decisions.



SIMPLE INSTALLATION

TRAX features a simple 2-wire installation which makes staying connected to your asset easier than ever!



GPS LOCATION

TRAX provides unlimited pin-point GPS locates with the click of a button. Stay connected to your asset and know the precise location.



NETWORK RELIABILITY

TRAX utilizes the latest cellular technology to provide the best coverage. This translates to reliable GPS locates.



STARTER INTERRUPT

TRAX has an optional starter interrupt that provides the added ability to prevent a vehicle from starting.

For more information on how PassTime can assist credit unions, email consult@myleverage.com or call 855-9EXPERT (855-939-7378).

LEVERAGE
www.myleverage.com

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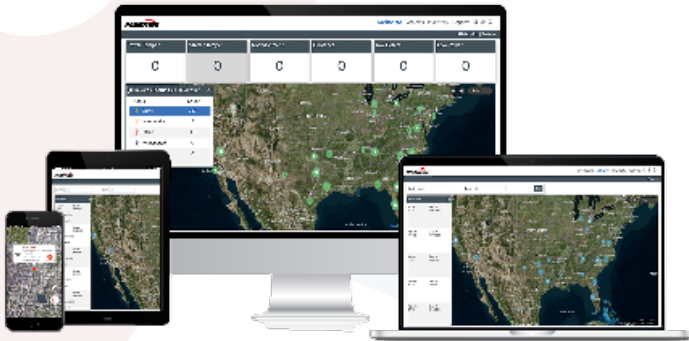
Robust Features

- Simple 2-wire installation
- Tamper detection
- Pin-Point vehicle location
- Optional starter interrupt
- Tow detection available
- Mileage tracking
- Abandonment reporting
- Geo-fencing

Tangible Benefits

- Efficiently track and communicate with customers
- Lower recovery time and costs
- Finance more borrowers
- Decrease delinquencies and repossessions
- Protect your assets and profits
- Impound/Stolen vehicle reports

State-of-the-Art Device Management System



- ✓ Advanced Reporting
- ✓ Pin-Point GPS Location
- ✓ Real-Time Data
- ✓ Advanced Mapping
- ✓ Simple Easy-to-Use Interface

Exceptional Products & Service

- ✓ Millions of Devices Deployed
- ✓ Extremely Low Failure Rate
- ✓ Industry Leader for 25+ Years
- ✓ Unrivaled 24/7 Support

“IN MY **20 YEARS**
OF GPS PURCHASING, THERE IS
NO BETTER COMPANY
THAN PASSTIME”

FAQs - PASSTIME GPS

Q: What are the benefits of a PassTime GPS device to the Credit Union?

A: PassTime devices help reduce the credit union's risk of financing. Fewer defaults require fewer repossessions, which improves cash flow and allows the credit union the ability to fund more loans.

Q: What are the benefits of a PassTime GPS device to the Member?

A: With a member agreeing to the use of the device, the Credit Union may feel comfortable providing the member financing for a higher loan amount, a lower interest rate or a lower down payment all which could benefit the member. Additionally, if the member's vehicle is stolen, the GPS may be helpful to law enforcement for recovery.

Q: Who installs the GPS Device?

A: Installation can typically be performed by a mechanic or an electronics installer. PassTime also has installation programs in certain areas.

Q: Can the cost of the GPS Device be passed onto the Member?

A: The GPS device should be considered an operating cost and should not be passed on. In fact, doing so could be unlawful in some states.

Q: Does the Member need to know there is a GPS installed on their vehicle?

A: Yes, the device and how it works must be disclosed to the member. PassTime has state-specific, written disclosure forms available for all customers to use.

Q: Can the GPS Device Shut Down a Vehicle?

A: Some GPS devices include a feature called "starter-interrupt" or "vehicle disable" which can disable or interrupt the starter of the vehicle. A properly installed device cannot disable a vehicle while it is running. Ask about the available features on your device.

Q: Which wireless network does the GPS Device use?

A: PassTime works with top-tier wireless carriers to provide service to its GPS solutions. In the United States, most PassTime devices operate on Verizon or AT&T.