

APPLICATION ASSISTANCE [2-4 Week Message and Temporary Shopping Pass Printing Assistance]

If you feel there has been a data entry error on the application or if you have a customer in dealership awaiting the decision in order to complete a transaction today, please contact the FCA DrivePlus Mastercard Dealer Help Desk at 866 348 3735 and select “Option 2”. Otherwise, the customer will hear from FNBO in 2 to 4 weeks regarding application status.

EMPLOYEE INCENTIVES www.rewardingexcellencecard.com or call (888) 887-6192

Incentives for each new qualifying account are paid through Rewarding Excellence typically on the first and third Friday of each month. Standard incentive is paid on activated accounts within 30 days. *Note: Incentive plans are subject to change; monthly Incentive Rules can be found on Credit Card Central*

IN-DEALER POINTS REDEMPTION (866)348-3735 Option 1

Instructions for in-dealership point redemption (M-F 8:00am – 11:00pm~ Sat/Sun 8:00am – 4:30pm CT)

Step 1: Dealership calls to process a cardmember’s point redemption request with customer present or by three-way call.

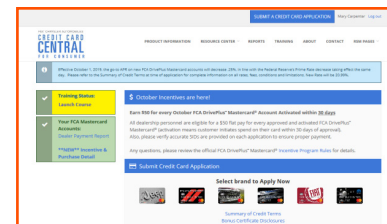
Required information: Dealer Code, Customer Name last 4 card number, last 4 SSN, DOB of Customer

Step 2: FNBO processes redemption and provides virtual credit card number to employee.

Step 3: Payment processed using virtual card number through credit card terminal at dealership.

ANNUAL TRAINING REQUIREMENT: Course Code: MCARD5WB

In order to submit applications and earn incentives, employees are required to take annual program training through the FCA Performance Institute (course MCARD5WB). Training status (next expiration date) can be found on the home page in Credit Card Central. Applications can be submitted on the next business day after completion in Credit Card Central.



CARDMEMBER SERVICES (866) 348-3507 (for cardholders only)

Existing card member account assistance with statement or rewards questions, payment due dates, make payment, update address, request credit limit increase or report lost/stolen card, etc.

Required Applicant and Cardmember Documentation

****Signed customer consent of application is a requirement**

- Complete FCA Fulfillment Checklist prior to application processing
- Before submitting application, customer must read and sign Customer Acknowledgment form.
- Upon approval have customer sign Instant Temporary Shopping Pass
- All blank forms can be found on Resource Center tab in Credit Card Central



Credit Card Do's

- Encourage all consumers to apply equally
- Validate identity with government-issued ID
- Be aware of and report any red flags or suspicious activity during the application process
- Provide all appropriate and up-to-date disclosures to every applicant and cardmember
- Direct any complaint to (800) 688-7070
- Clearly separate credit card from car loan financing
- Complete application fully, including Mother's Maiden Name and annual household income
- Confirm customer knows application is for a credit card

Credit Card Don'ts

- Discourage anyone from applying or pressure anyone to apply
- Misrepresent or overstate credit card benefits, terms or conditions
- Promise customers they will be approved
- Produce or make use of marketing materials that have not been approved by FNBO
- Tell customers that they must complete an application in order to receive a product or service
- Use the terms "Financing" or "Funding" when speaking to customers about the Mastercard
- Submit a credit card application without the consent of the customer

Everyday 0% APR

Cardholders can get 0% APR on in-dealer purchases of \$499 or more for 6 billing cycles. Minimum monthly payments required.

\$100 Cash Back

Cardholders can earn a \$100 Statement Credit after spending \$100 in FCA purchases in their first billing cycle after account opening.

\$1,000 Bonus Certificate Offer

Cardholders can earn a \$1000 Certificate toward their next FCA vehicle lease or purchase with \$7,500 in spend in a rewards year. Model restrictions apply.



Drive Increased In-Dealer Spend

The statistics don't lie. Average in-dealer spend amounts are higher with the DrivePlusSM Mastercard[®], with an average ticket size of **\$704 more than other tender types.**



Offer Additional Rewards

The rewards are in a class of their own in the auto industry. Customers can earn a \$1,000 Certificate toward the purchase or lease of their next FCA vehicle. Model restrictions apply.



Generate a More Loyal and Repeat Customer Base

Statistics show that cardmembers are more loyal to the dealer and the FCA brands when they carry the DrivePlusSM Mastercard[®].



Provide Instant Credit

Cardholders can use the instant credit upon approval for same-day purchasing power to allow for on-the-spot financing or even down payment assistance.



Join with No Dealer Participation Fee

Best of all, the DrivePlusSM Mastercard[®] program won't cost your dealership one cent out of pocket to participate. You are provided with all materials, sales tools and ongoing incentives to help make the card program a success.