

## What Makes the Trust Funding® Program Different?

**Trust Funding works:** our repossession rates are significantly lower than most lenders' tier one groups. How do we keep customers in the black and dealers in the green? To ensure we maintain our high success rate, we do things a little differently when it comes to financing.

### We don't rely on a credit score.

We're often asked how this works—and how we can stay in business if we don't rely on the industry standard to determine eligibility. We have discovered that credit scores often aren't the best indicator of responsibility for subprime borrowers. Often, one large medical bill or ongoing attorney retainer can put people with even great credit behind the eight ball. Instead, we rely on a variety of unique factors that better determine a candidate's ability—and willingness—to repay the loan. These factors include:

- **Work history**
- **Banking history**
- **Criminal background check**
- **Other relevant criteria**



**We still believe in face-to-face lending.** Most credit applications are completed online. These faceless transactions don't allow for an in-depth evaluation of a candidate's true ability to repay. Our Trust Funding candidates are never just a number, and our face-to-face interview process helps us better determine eligibility than any online questionnaire.

*This commitment to human interaction is also a key component in facilitating real relationships, and mutual trust is created by connecting one-on-one with customers.*

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