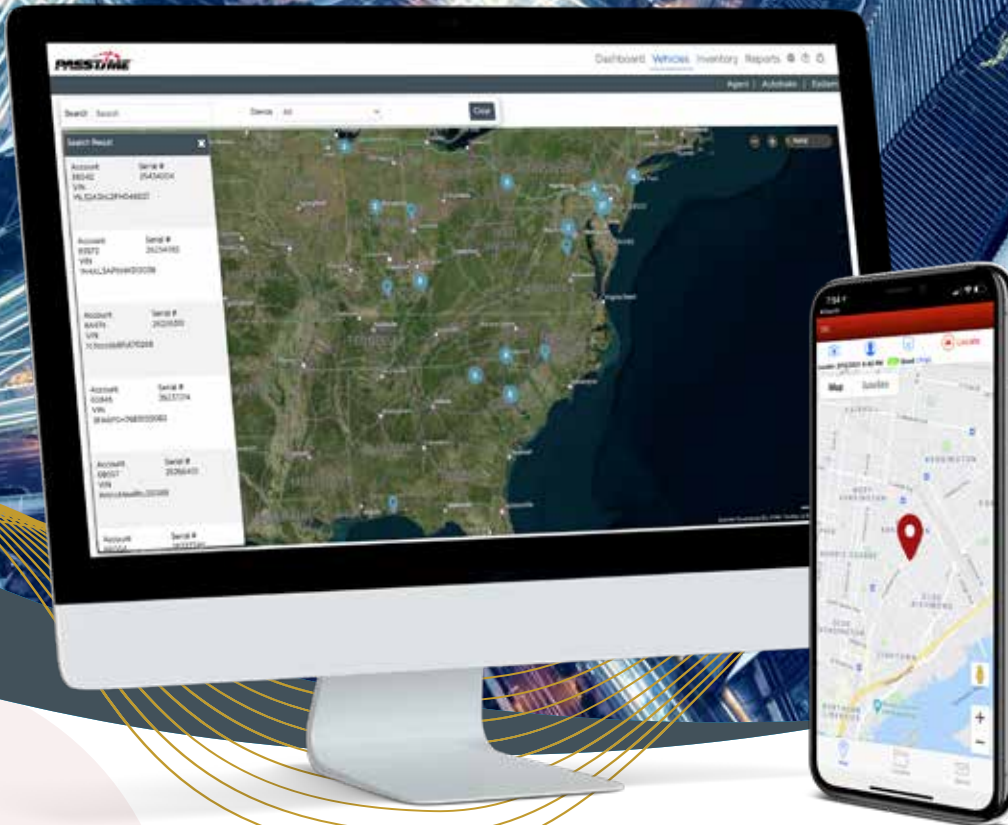




# ELITE™



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## FULLY AUTOMATED COLLECTION & REPOSESSION SOLUTION

PassTime Elite is our GPS tracking and assured payment system solution with the ultimate combination of functionality and flexibility. With tamper and tow detection alerts, starter interrupt and override commands, and proprietary Automated Collection Technology (ACT), Elite users enjoy unmatched management of their vehicles, portfolio, and profits.



### COLLECTION TECHNOLOGY

ELITE combines GPS with Automated Collection Technology (ACT). ACT is fully customizable and integrated with most major DMS/LMS providers. Let ELITE automate your collections!



### INSTALL VERIFICATION

ELITE has installation verification that makes it easy to verify your device is installed properly before it leaves the dealership.



### NETWORK LONGEVITY

ELITE utilizes advanced 4G LTE cellular technology that is 5G network compatible. This means years of longevity!



### TOW AND TAMPER ALERTS

ELITE offers instant email or SMS notifications if your asset is being towed or if a customer is tampering with the device.

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



[www.myleverage.com](http://www.myleverage.com)



# FULLY AUTOMATED GPS & Collection Technology

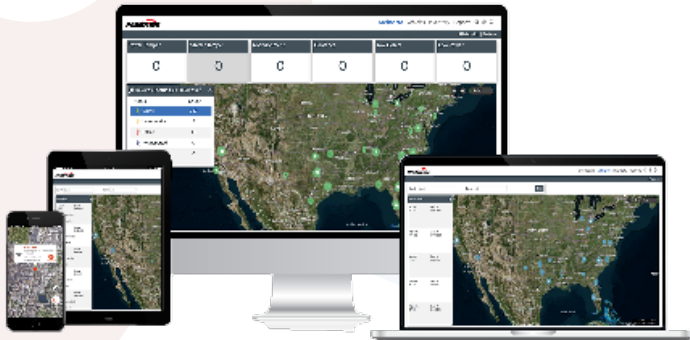
## Robust Features

- Fully automated payment reminders & starter interrupt
- Tamper detection
- Install verification
- Pin-Point vehicle location
- Starter interrupt
- Tow alerts
- Mileage tracking
- Abandonment reporting

## Tangible Benefits

- Verify installation remotely
- 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.