

## Message from Regional Director • *Mid-Atlantic*

As we wind down the first quarter of 2007, our region has made progress in a number of important areas, including adding 30 new dealers and bringing 1 additional credit union live.

The Mid Atlantic Business Unit has 563 participating dealers providing point-of-sale financing to members of 41 credit unions. CU market share in the Mid-Atlantic region continues to increase, as we head into to the second quarter.

CUDL held its second annual Auto Remarketing Conference for credit unions in Atlanta earlier

this month. Credit unions from our region that attended praised the event, which gave them great information for them to take back to their credit unions. Be sure to put this informative event in your budgets for next year.

We encourage our credit union and dealer partners to take advantage of the numerous tools available to you; include the CUDL AutoSMART website and program, SmartFund, and VID (Vehicle Inventory Display) as integral parts of your 2007 game plan.

As always, the Mid Atlantic Business Unit would like to thank you for your continued support and we look forward to working with all of our business partners for a successful 2007! ■

Mid-Atlantic  
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## HEADS UP: CUDL to Present Their 9th Annual Auto Lending Symposium for Credit Unions

Building effective relationships with dealers is essential for the success of any credit union's auto lending program. CUDL's 9th Annual Auto Lending Symposium is designed specifically for credit unions that are looking to expand, enhance or develop their auto lending efforts.

This year's event, themed "*Choose Your Groove for Your Auto Lending Program*" will present credit unions with effective tactics and strategies that will help them energize all areas of their credit union's auto lending program. The 3-day symposium will be held from **June 20-22, at the Venetian Resort Hotel & Casino in Las Vegas.**



"Our symposium provides credit unions with a comprehensive educational forum, designed to address the priorities of the auto industry," said CUDL Executive Vice President Jerry Neemann. "This event brings together the expertise and straightforward dialogue that provides credit unions the strategic insight to build and manage effective relationships with the dealers in their communities, and ultimately increase their auto loans."

Featured speakers at this year's event include: Greg Goebel, founder, CEO and President of Auto Dealer Monthly; Paul Taylor, Chief Economist for

the National Automobile Dealers Association (NADA); Robert Van Arlen, motivational speaker, former Fortune 500 executive and author of *Focused Synergy: Orchestrating Your Purpose, Path and Performance!*; and former major league pitcher Jim "The Rookie" Morris, whose story is the inspiration behind the Walt Disney blockbuster film, "The Rookie." Other featured speakers at the symposium include Jay Johnson, Executive Vice President, Callahan & Associates, Steve Martin, Director, CUNA Mutual, and Larry Biernaki, President and CEO of Arkansas Federal Credit Union.

The symposium provides credit union executives and their staffs with vital insight to a variety of significant topics that are presented in workshops as well as in educational and networking sessions. Topics of focus at this year's event include:

- Effective cross-selling to indirect lending consumers
- Collections
- Liquidity
- Risk management
- Online auto buying

Further, the symposium will have a number of workshops and sessions focusing on areas including effectively operating in the auto lending market, non-prime lending, aftermarket products, CUDL technology, and understanding the Hispanic marketplace.



This year's panel participants include F&I managers and general managers from major dealerships, discussing a number of key issues, including financing policies, credit union relationships and member relations. In addition, this year's event will offer a number of networking sessions addressing areas such as cross-selling and VantageScore<sup>SM</sup> credit scale.

CUDL will also be hosting their Best Practice Awards Dinner and Ceremony during the symposium, and will recognize credit unions that exemplify best practices in the categories of Business Development and Dealer Relations, Marketing to Members, Remarketing and Collections, Portfolio Growth and Risk Management, and Marketing AutoSMART to Members.



Credit unions interested in attending this year's event can register online at [www.cudl.com](http://www.cudl.com) or can contact CUDL's event department at (877) 744-2835, ext. 2308 or by email at [events@cudl.com](mailto:events@cudl.com). ■

**MID-ATLANTIC BUSINESS UNIT** | Regional Director Sean Kelly  
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## TOP 10 North Carolina Lenders

	# of contracts
BB&T Bank	3,326
WFS Financial	2,368
State Employees Credit Union	2,262
Sovereign Bank	2,179
American Honda Finance	2,157
CitiFinancial Auto	2,134
GMAC	2,125
First Citizens Bank	1,997
World Omni Financial	1,891
Ford Motor Credit	1,814

## TOP 10 Virginia Lenders

	# of contracts
Toyota Financial Services	3,642
Navy Federal Credit Union	2,602
BB&T Bank	2,458
Suntrust Bank	1,723
American Honda Finance	1,556
USAA Federal Savings Bank	1,212
WFS Financial	1,208
Ford Motor Credit	1,182
GMAC	1,123
Chase Auto Finance	1,033

(By Funded Contracts, January '07-Information provided by AutoCount) CUDL\* data provided by CUDL.

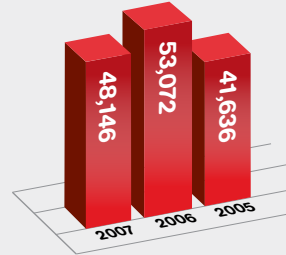
## NATIONAL DATA Total CUDL Participants

Over 630 Credit Unions

Over 8,500 Dealers

Total Fundings for  
**JANUARY**  
**\$1.04 billion**

### Year-to-Date Funded Contracts in Dollars and Number of Contracts Funded



Number of Contracts Funded



Dollar Amount of Contracts Funded

## New Dealers

### NORTH CAROLINA

Auto Max of Greenville	Greenville
Joe Alcock Auto & Truck Center	New Bern
White's Chevrolet-Cadillac	Roanoke Rapids
Nex-2-Nu Auto Sales, Inc.	Rocky Mount
Pinehurst Buick-Pontiac-GMC	Southern Pines
Pinehurst Nissan	Southern Pines
Pinehurst Toyota-	
Mitsubishi-Kia	Southern Pines
USAutos, Inc.	Winston Salem

### SOUTH CAROLINA

Planet Ford	Belton
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### TENNESSEE

Fish Springs Marina	Hampton
Rodgers Fore Auto Mall	Lenoir City

### VIRGINIA

Consumers Auto Warehouse, Inc.	Staunton
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## CUDL AutoSMART Stats:

▶ 198,000 vehicles are inventoried on the CUDL AutoSMART website

▶ 413 Credit Unions, serving 8.3 million members, have linked their website to the CUDL AutoSMART

▶ 4,620 Dealerships nationwide are participating in the CUDL AutoSMART program

## Top 10 CUDL West Mid-Atlantic Credit Unions

### CREDIT UNION

1. Coastal Federal Credit Union
2. Knoxville TVA Employees Credit Union
3. Truiliant Federal Credit Union
4. Piedmont Aviation Credit Union
5. Virginia Credit Union
6. Alliance Credit Union
7. Digital Federal Credit Union
8. ORNL Federal Credit Union
9. Atomic Employees Credit Union
10. L&N Federal Credit Union

(Listed By Amount of Loans Funded, January '07-Information provided by CUDL.)

## Top 10 CUDL Mid-Atlantic Dealers

### DEALER

### STATE

- |  |    |
|--|----|
| 1. Capital Ford                              | NC |
| 2. Keith Hawthorne Ford                      | NC |
| 3. Lakeway Auto                              | TN |
| 4. West Side Honda                           | TN |
| 5. Fox Toyota                                | TN |
| 6. Reeder Chevrolet                          | TN |
| 7. Smithfield Chevrolet-Jeep                 | NC |
| 8. Parkway Ford                              | NC |
| 9. Wilmington Nissan                         | NC |
| 10. Classic Ford-Lincoln-Mercury Sales, Inc. | NC |

(Listed By Amount of Loans Funded, January '07-Information provided by CUDL.)

## Regional Auto Loan Rates

Rate Category	A+	A	B	C	D
<b>New Automobile Rates</b>	A+	A	B	C	D
New & Current Year Used - South	6.24	6.71	7.54	10.72	13.95
<b>Used Automobile Rates</b>	A+	A	B	C	D
One Year Old - Used - South	7.19	7.54	8.30	11.75	14.50

Based on 60-month loan term

Paper graded as follows:

A+ (⇒730), A (729-680), B (679-640), C (639-600), D (599-550)

A monthly report provided by DATATRAC, Effective January, 2007

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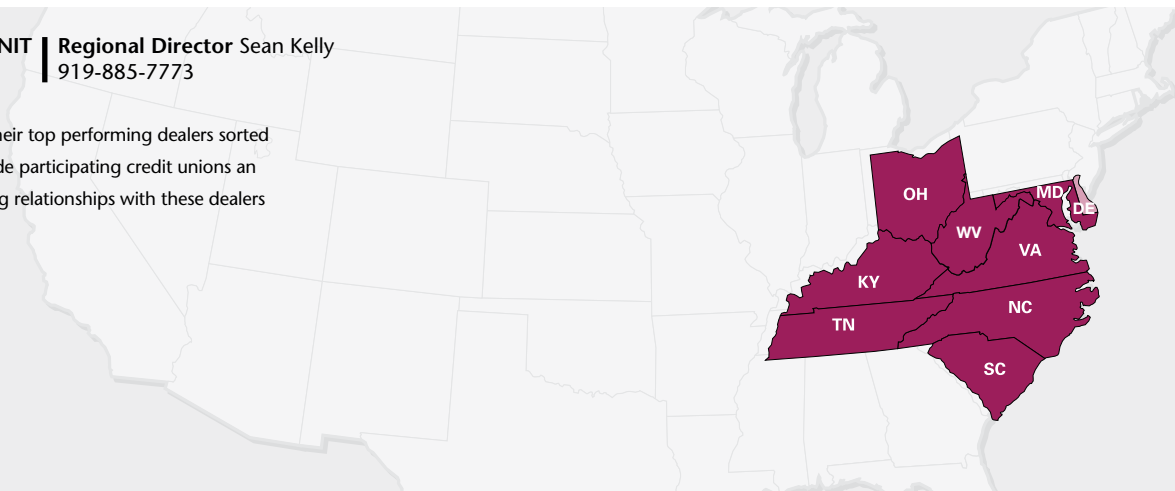
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Listed are the top finance companies and their top performing dealers sorted by loan volume. This information will provide participating credit unions an opportunity to focus their efforts on building relationships with these dealers and capture more market share.



## NORTH CAROLINA TOP SIX BANKS & FINANCE COMPANIES

### CitiFinancial Auto

Dealer	Total number of contracts
Donald Craig Suzuki	32
S & R Auto Sales	29
Carmax Auto Superstores, Inc. (Raleigh)	27
Carmax Auto Superstores, Inc. (Charlotte)	23
Carmax Auto Superstore (Greensboro)	22
Deacon Jones Nissan	20
Planet Suzuki	20
University Ford, Inc.	19
Carmax Auto Superstores, Inc.	18
Kernersville Dodge, LLC	17

### American Honda Finance

Dealer	Total number of contracts
Auto Park Honda	145
Honda Cars of Concord	137
Flow Honda	134
Leith, Inc.	122
Hendrick Honda	108
Crown Honda Chapel Hill	94
Crowne Honda (Independence Blvd)	89
Crown Honda	87
Stevenson Honda	85
Lumberton Honda	82

### WFS Financial

Dealer	Total number of contracts
Scott Clarks Toyota City, Inc.	121
Jim Barkley Toyota of Asheville, Inc.	74
Cloninger Ford, Inc.	49
Sale Auto Mall, Inc.	47
Auto Advantage, Inc.	47
Auto Park Chrysler-Plymouth-Jeep	45
Folger Kia South	38
Triangle Motor Sales, Inc.	37
Chris Leith Kia	34
Crown Chrysler	29

### Sovereign Bank

Dealer	Total number of contracts
Crossroads Ford, Inc.	223
City Chevrolet Company	133
Capital Ford, Inc.	96
Randy Marion Chevrolet-Pontiac-Buick, LLC	76
Auto Park Chrysler-Plymouth-Jeep	74
Toyota of Concord	66
Wakefield Ford, Inc.	63
Sanders Ford, Inc.	50
Leith of Fayetteville, Inc.	45
Deacon Jones Buick-Pontiac, Inc.	38

### BB&T Bank

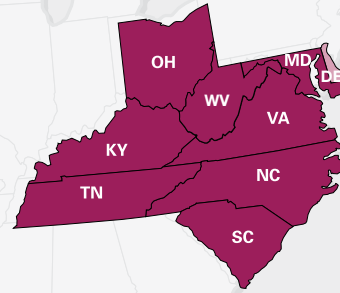
Dealer	Total number of contracts
Hendrick Honda	94
Lafayette Motor Sales, Inc.	57
Crown Ford	57
Deacon Jones Lincoln-Mercury, Inc.	53
Deacon Jones Buick-Pontiac, Inc.	49
Leith, Inc.	44
Anderson Automotive Group, Inc.	37
Frema Motors, Inc.	35
Brown & Wood, Inc.	32
Charles Boyd Chevrolet-Pontiac-Cadillac-Buick-GMC	31

### State Employees Credit Union

Dealer	Total number of contracts
Carmax Auto Superstores, Inc. (Raleigh)	71
Jim Barkley Toyota of Asheville, Inc.	43
Leith, Inc.	30
Triangle Motor Sales, Inc.	24
Carmax Auto Superstore (Greensboro)	22
Rice Toyota LLC	21
Capital Ford, Inc.	17
Carolina Motor Club, Inc.	16
Anderson Automotive Group, Inc.	14
Carmax Auto Superstores, Inc. (Charlotte)	14

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## VIRGINIA TOP SIX BANKS & FINANCE COMPANIES

### USAA Federal Savings Bank

Dealer	Total number of contracts
Carmax the Auto Superstore	70
Carmax Mitsubishi-Dulles	50
Hendrick Honda-Isuzu	18
Fairfax Volvo-FX Honda-FX VW	17
Lustine Dodge	16
Carmax Auto Superstores, Inc.	15
Miller Toyota	13
Bay Auto Wholesale	12
Checkered Flag Honda	11
Cowles Nissan Chrysler-Plymouth	11

### BB&T Bank

Dealer	Total number of contracts
Fairfax Volvo-FX Honda-FX VW	77
Toyota of Stafford	60
Dulles Jeep Eagle-Subaru-Kia	54
Radley Chevrolet	49
Farrish Motors	34
Battlefield Ford	33
Lynnhaven Lincoln-Mercury, Inc.	32
Brown Honda-Dodge	31
Colonial Auto Center	28
Heritage Chevrolet, Inc.	28

### American Honda Finance

Dealer	Total number of contracts
Pohanka Acura	110
Hendrick Honda-Isuzu	108
Koons Pontiac-Oldsmobile-GMC Truck, Inc.	103
Honda of Tysons Corner	94
Radley Acura	92
Landmark Honda	71
Fairfax Volvo-FX Honda-FX VW	69
Pohanka Honda of Fredericksburg	64
Sheehy Honda	63
Pearson Honda	62

### Suntrust Bank

Dealer	Total number of contracts
Cavalier Ford	47
Pence Nissan-Oldsmobile-Kia	43
Sheehy Ford (Richmond)	40
Purvis Ford, Inc.	37
Fairfax Hyundai, Inc.	35
Cowles Ford, Inc.	34
Whitlow Chevrolet Corporation	32
David R. McGeorge Car Company, Inc.	31
Koons Chevrolet-Chrysler-Plymouth	26
Checkered Flag Toyota	25

### Navy Federal Credit Union

Dealer	Total number of contracts
Carmax the Auto Superstore	108
Checkered Flag Toyota	55
Auto Depot, Inc.	48
Carmax Mitsubishi-Dulles	43
Bay Auto Wholesale	37
Hall Nissan Virginia Beach (Bonney Rd)	36
Checkered Flag Honda	34
Select Wheels	34
Hall Honda (Virginia Beach)	34
Drive 1 of Norfolk/VA Beach	31

### Toyota Financial Services

Dealer	Total number of contracts
Koons Tysons Toyota	303
Miller Toyota	228
Ourisman Chantilly Toyota	209
Bill Page Toyota, Inc.	178
Lustine Dodge	169
Ourisman Fairfax Toyota	168
Rosner Motors, Inc.	147
Priority Toyota Richmond	143
Kay Jennings Springfield Toyota	136
Leesburg Toyota	130