

Super Intelligence–Driven Auto Buyer Traffic

What is the best SUV for a family of five under \$45,000?

- MATCHED TO MEMBER
- AVAILABLE TODAY
- PREFERRED DEALER

2026 Acadia AT4

3-Row Seating
Twin-Clutch AWD
\$44,300

2026 Sierra 1500

Crew Cab
5.3L V8 Engine
\$45,000

2026 Enclave Avenir

3-Row Luxury
Premium Interior
\$44,600

2026 CT5 Premium

2.0L Turbo
10-Speed Auto
\$42,900

2026 Lyriq Tech

310-Mile Range
AWD
\$43,990



Credit Union
FastPass[®]



CREDIT UNION
MEMBER SEARCHING NOW

Buyers Are Directed To Your Dealership

Thousands of credit union members are actively thinking about their next vehicle.
CarsGPT directs that intent toward selected Preferred Dealers at precisely the right moment.

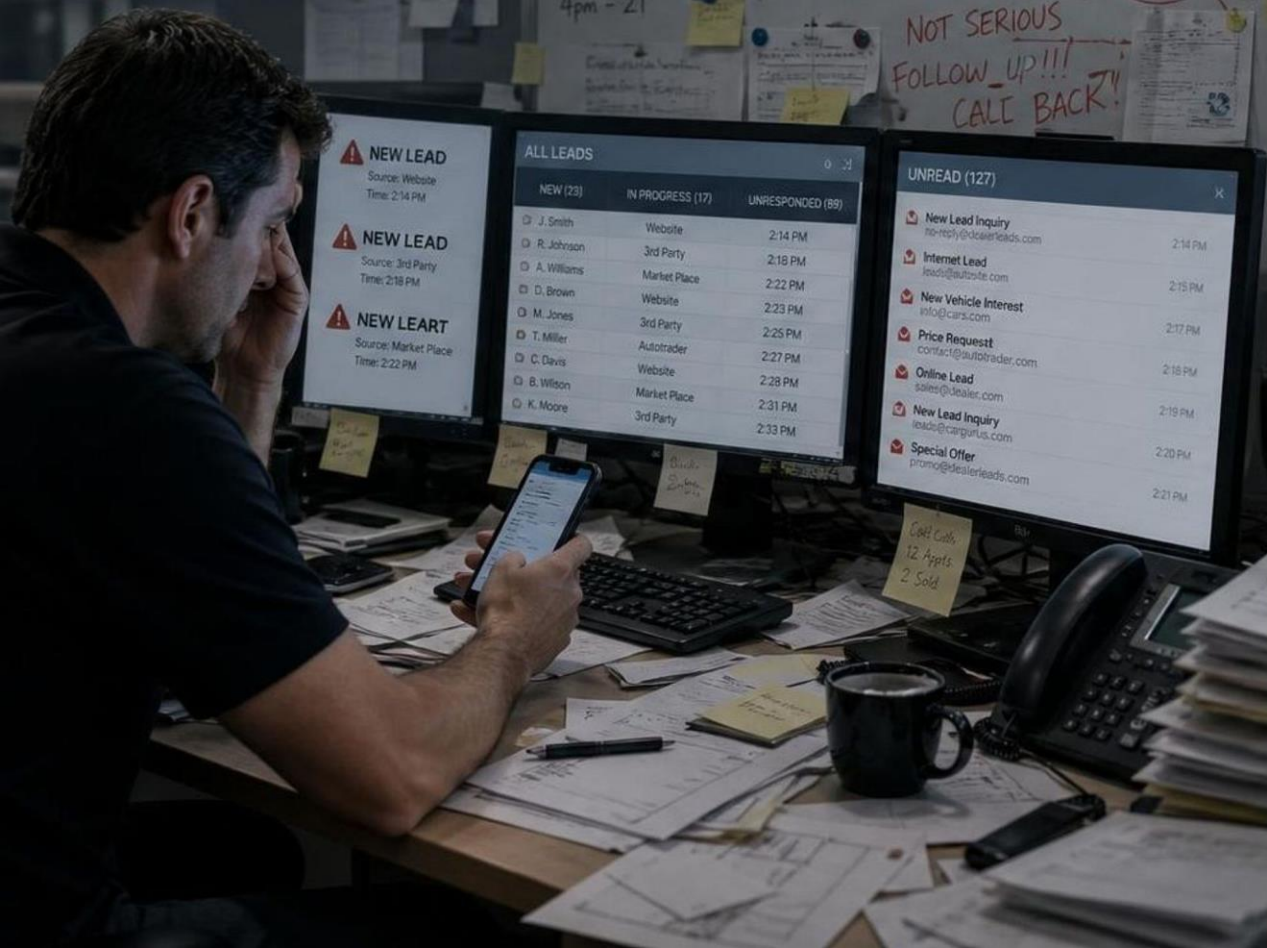
- CREDIT UNION MEMBER INTEREST
- 2026 SUV — LOCAL BUYER



Two Worlds. One Choice.

Traditional Lead World

- NO SHOW
- NO RESPONSE
- BAD NUMBER
- JUST LOOKING



CarsGPT Credit Union Buyer Network.

- Sarah M. — 2026 Honda CR-V — 10:30 AM — **CONFIRMED**
- Michael T. — Ford F-150 — 12:00 PM — **CONFIRMED**
- James R. — Toyota RAV4 — 2:15 PM — **CONFIRMED**

APPOINTMENT	VEHICLE	TIME	STATUS
 Sarah M.	2026 Honda CR-V	10:30 AM	CONFIRMED
 Michael T.	Ford F-150	12:00 PM	CONFIRMED
 James R.	Toyota RAV4	2:15 PM	CONFIRMED



CarsGPT Doesn't Search Inventory. It Builds the Decision.

- Best commuter vehicle?
- Truck that can tow 7,000 lbs?
- Best EV for Michigan winters?
- Lowest cost of ownership?

■ Passenger Space · Range · Towing · Safety · Estimated Payment

Honda CR-V LX

\$412/mo est.

🛡️ Safety 5/5

👤 Pass. 105.9 ft³

Toyota Camry LE

\$398/mo est.

🛡️ Safety 5/5

👤 Pass. 100.4 ft³

Toyota Camry XLE

\$467/mo est.

🛡️ Safety 5/5

👤 Pass. 100.4 ft³

Ford F-150 XLT

\$615/mo est.

🚚 Towing 7,700 lbs

🛡️ Safety 5/5

Tesla Model Y Long Range

\$568/mo est.

🚗 Range 330 mi

🛡️ Safety 5/5



Best commuter vehicle?



Lowest cost of ownership?



Truck that can tow 7,000 lbs?



Best EV for Michigan winters?



CREDIT UNION

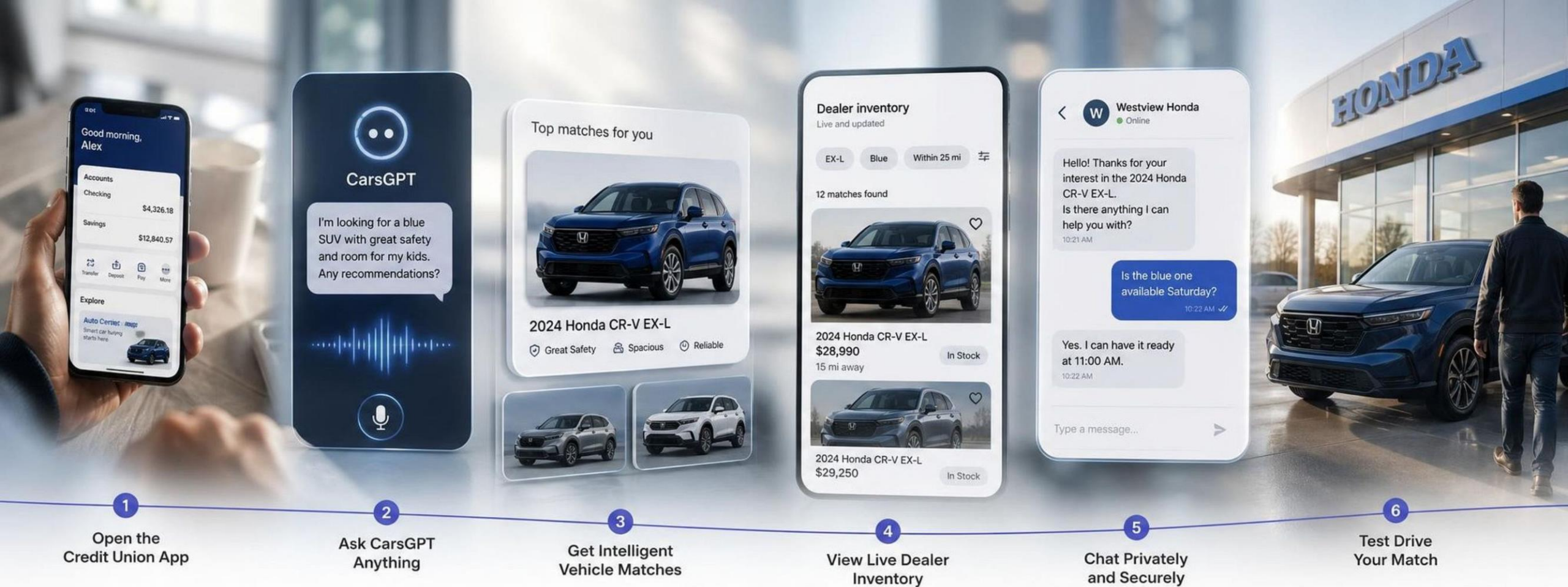
INTELLIGENCE

OPPORTUNITY

Why Credit Union Buyers Matter

- **TRUST** — Credit Union to Member
- **INTELLIGENCE** — CarsGPT
- **PURCHASE INTENT** — Member to Dealer
- **OPPORTUNITY** — Preferred Dealer

The credit union already owns the relationship. CarsGPT turns that relationship into dealership traffic.



How the Program Works

- Credit Union App → CarsGPT Discovery → Vehicle Match
- Dealer Inventory → Anonymous Communication → Test Drive

Is the blue one available Saturday? — Yes. I can have it ready at 11:00 AM.

The Preferred Dealer Advantage

CU FastPass® Preferred Dealer

• AVAILABLE — LOCAL CREDIT UNION MEMBER MATCH — TEST DRIVE AVAILABLE



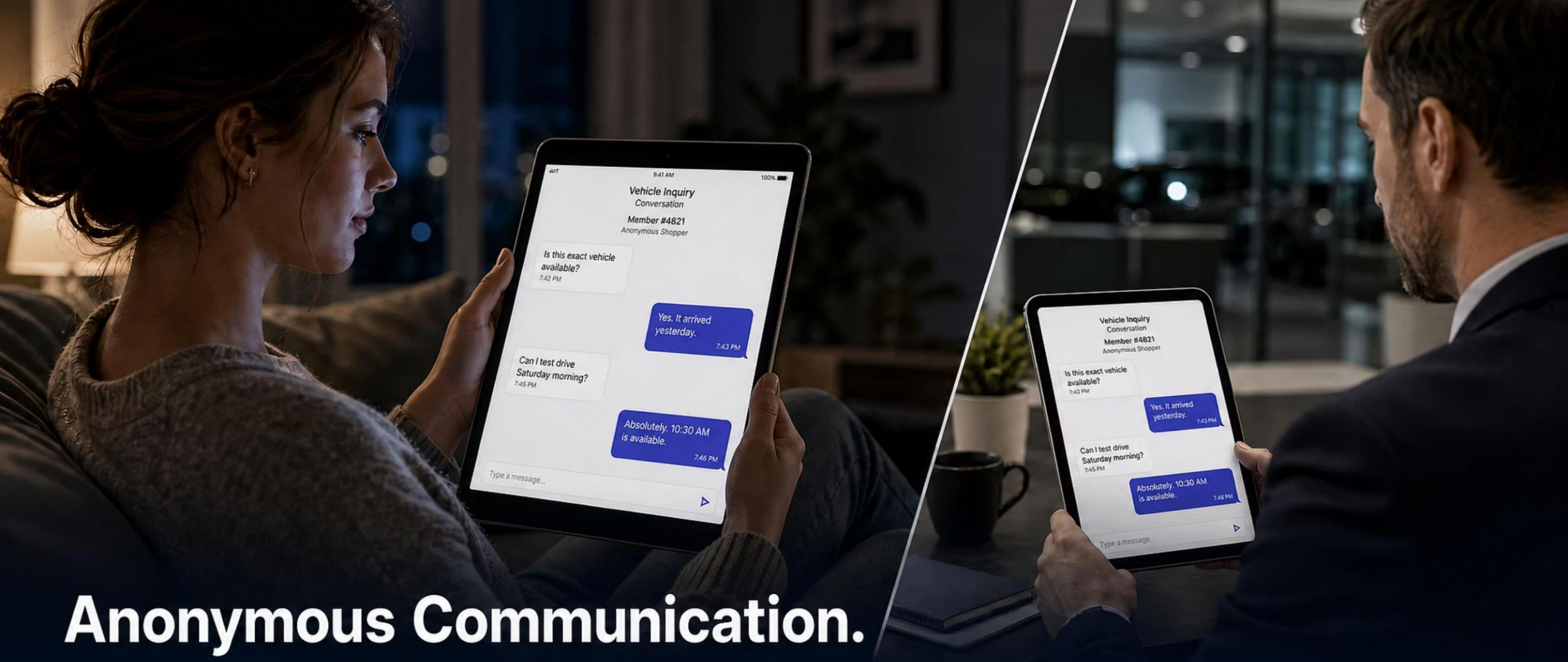
CU FASTPASS®
PREFERRED DEALER



CU FASTPASS®
PREFERRED DEALER

SELECT PARTICIPATION — NOT EVERY DEALER

CarsGPT does not need every dealership. It needs the right dealerships.



Anonymous Communication. Confirmed Appointment.

Is this exact vehicle available? — Yes. It arrived yesterday.
Can I test drive Saturday morning? — Absolutely. 10:30 AM is available.



- MSUFCU MEMBER #4821
- ANONYMOUS SHOPPER → CONFIRMED DEALER APPOINTMENT

FastPass® Live — Your Dealer Command Center



APPOINTMENTS			
TIME	SALES CONSULTANT	VEHICLE	CUSTOMER
9:00	Tom H.	F-150	J. Smith
10:00	Sarah K.	Explorer	M. Jones
11:00	Mike D.	RAV4	A. Williams
12:00	Laura P.	Bronco	R. Brown
1:00	Chris G.	CR-V	D. Johnson
2:00	Jessica L.	Silverado	S. Davis
3:00	David R.	Edge	K. Miller
4:00	Tom H.	Escape	T. Wilson
5:00	Sarah K.	F-150	B. Moore





Why Michigan Credit Unions Matter

Michigan's credit union network represents one of the most concentrated pools of pre-approved, financially trusted automotive buyers in the Midwest.



CREDIT UNION MEMBERS



CARSGPT VEHICLE DISCOVERY



PREFERRED DEALERS

Launch Scope — Building the Michigan Network

- 14,000+ U.S. Franchise Dealers
- Michigan Franchise Dealers
- fewer than 400 Selected Preferred Dealers



PROJECTED
CREDIT UNIONS



86



PREFERRED
DEALERS



392

Selected Partners
Quality Network



MEMBER
SEARCHES



23,847

Member Searches
Last 30 Days



VEHICLE
MATCHES



8,921

Matching Vehicles
Shown to Members



BUYER
REFERRALS



1,205

Referrals Sent
to Dealers



14,000+

U.S. FRANCHISE DEALERS



MICHIGAN
FRANCHISE DEALERS



fewer than 400

SELECTED PREFERRED
DEALERS

1



Dealer
Onboarding

2



Credit Union
Launch

3



Member
Discovery

4



Buyer
Referrals

5



Test
Drives

6



Performance
Optimization

Today's Credit Union Buyers

- Sarah M. | MSUFCU | Explorer | 10:00 | Ashley | **CONFIRMED**
- Robert J. | Credit Union ONE | Silverado | 11:45 | Marcus | **CONFIRMED**
- Jennifer P. | MSUFCU | RAV4 | 1:30 | Daniel | **ARRIVING**

These buyers are expected today.



What Success Looks Like

Michigan Credit Union Buyer Network

- 10 Participating Credit Unions
- 1,284 Members Researching Vehicles
- 427 Dealer Connections
- 216 Test Drives
- 148 Vehicles Sold



CREDIT UNION PERFORMANCE

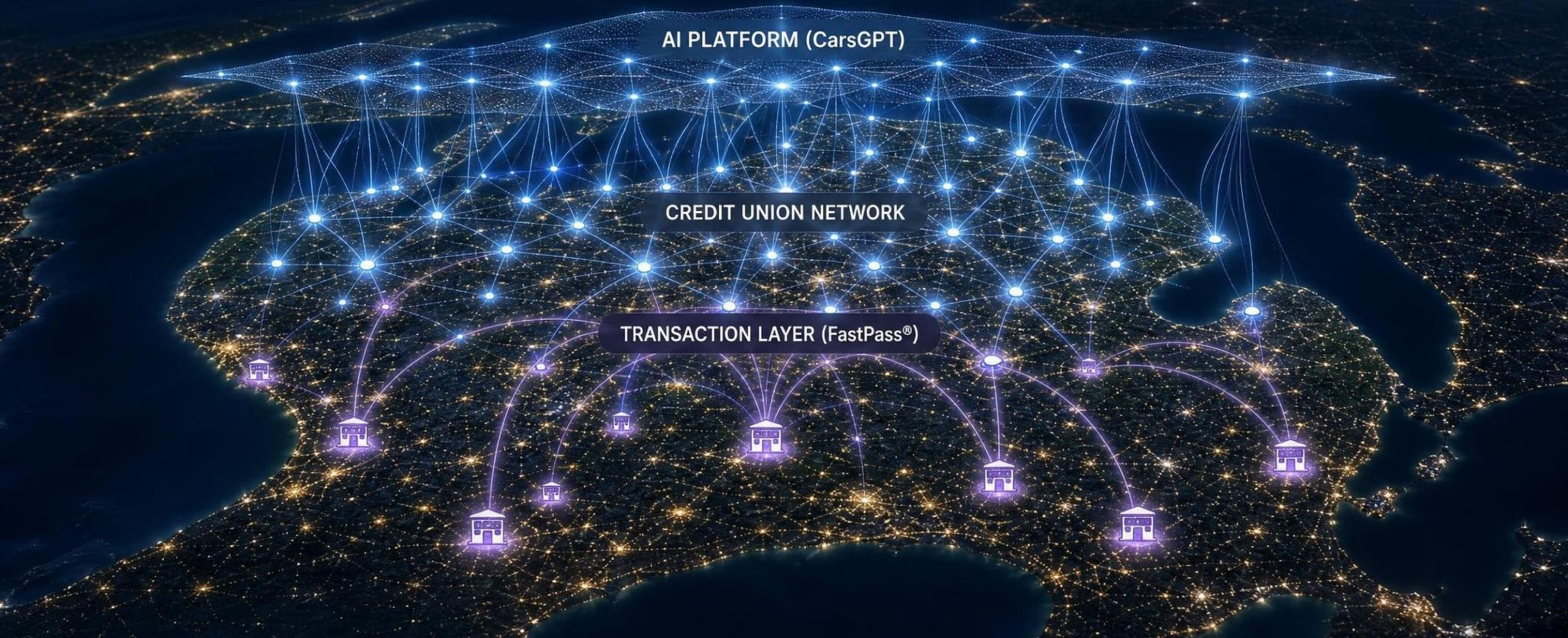
CREDIT UNION	MEMBERS RESEARCHING	DEALER CONNECTIONS	TEST DRIVES	VEHICLES SOLD	CONVERSION RATE
Great Lakes CU	321	112	58	38	33.9%
Motor City CU	245	86	37	26	30.2%
University First CU	198	68	29	21	30.9%
Portage Lake CU	156	54	21	15	28.8%
HealthCare First CU	142	47	18	12	25.5%
Advantage CU	98	32	13	9	28.1%
Community Choice CU	76	11	7	5	24.0%
Community Choice CU	28	9	4	3	33.3%
Northern Michigan CU	12	5	2	1	20.0%
Downriver CU	8	3	1	1	33.3%
Kirtland CU	8	3	1	1	30.2%
TOTAL	1,284	427	216	148	

SOLD

1,000,000+ Michigan Credit Union Members

- DISCOVER • COMPARE • DECIDE — CarsGPT
- SELECT VEHICLE • CONTACT DEALER • TEST DRIVE • PURCHASE — FastPass®

CarsGPT creates purchase intent. FastPass® converts intent into dealership action.



Credit Union Member Intent Becomes Dealership Opportunity.

- ✓ SEARCHED
- ✓ SELECTED
- ✓ TEST DRIVEN
- ✓ PURCHASED

CarsGPT® + FastPass®

The Credit Union–Driven Buyer Network

Congratulations
on Your New Vehicle!
THANK YOU FOR CHOOSING US.

More information.
Support@cufastpass.com