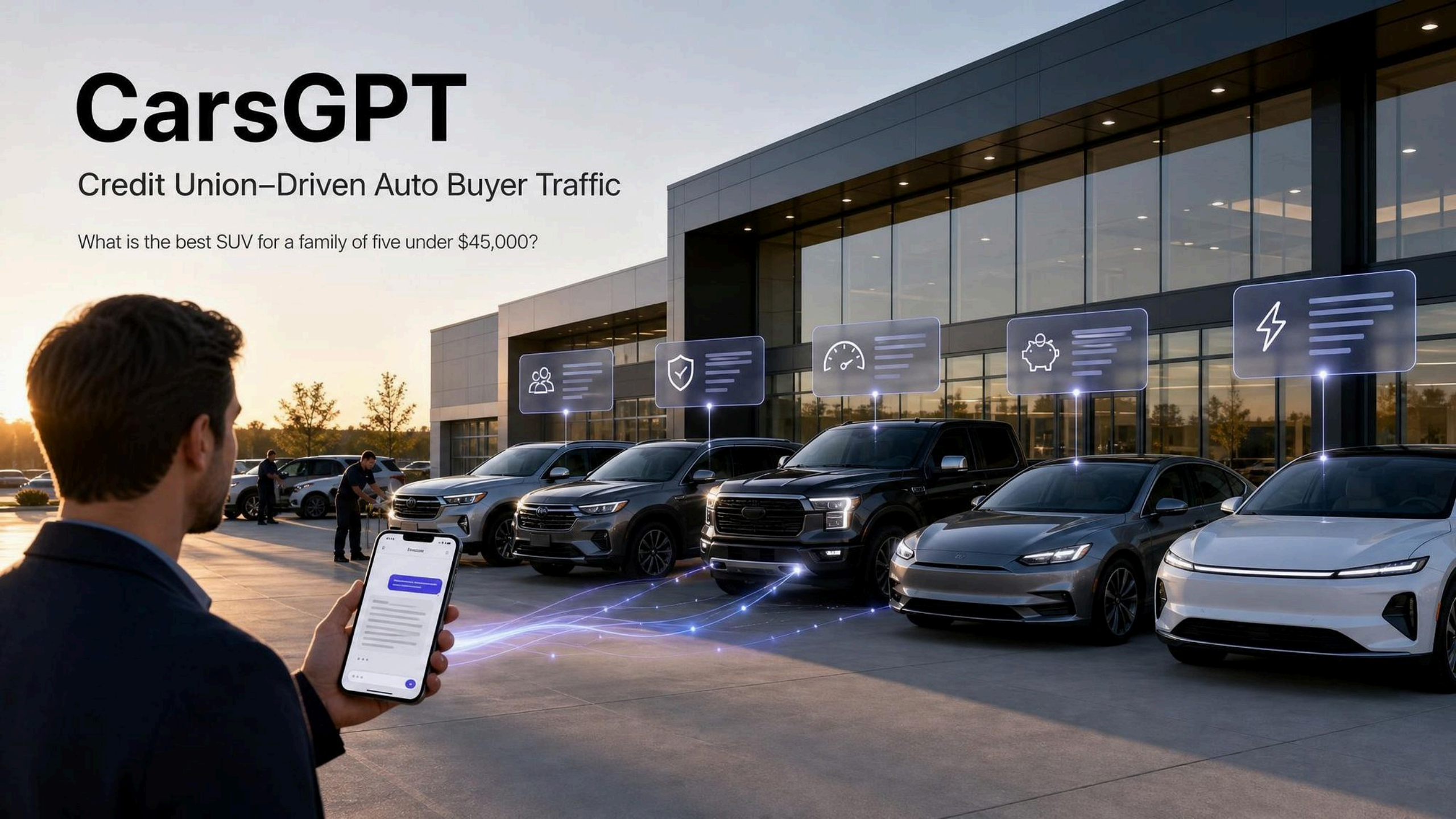


CarsGPT

Credit Union–Driven Auto Buyer Traffic

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



The Buyer Is Already Coming

Member curiosity → CarsGPT intelligence → vehicle preference → dealer opportunity.

- CREDIT UNION MEMBER INTEREST
- 2026 SUV
- LOCAL BUYER



 CREDIT UNION
MEMBER INTEREST

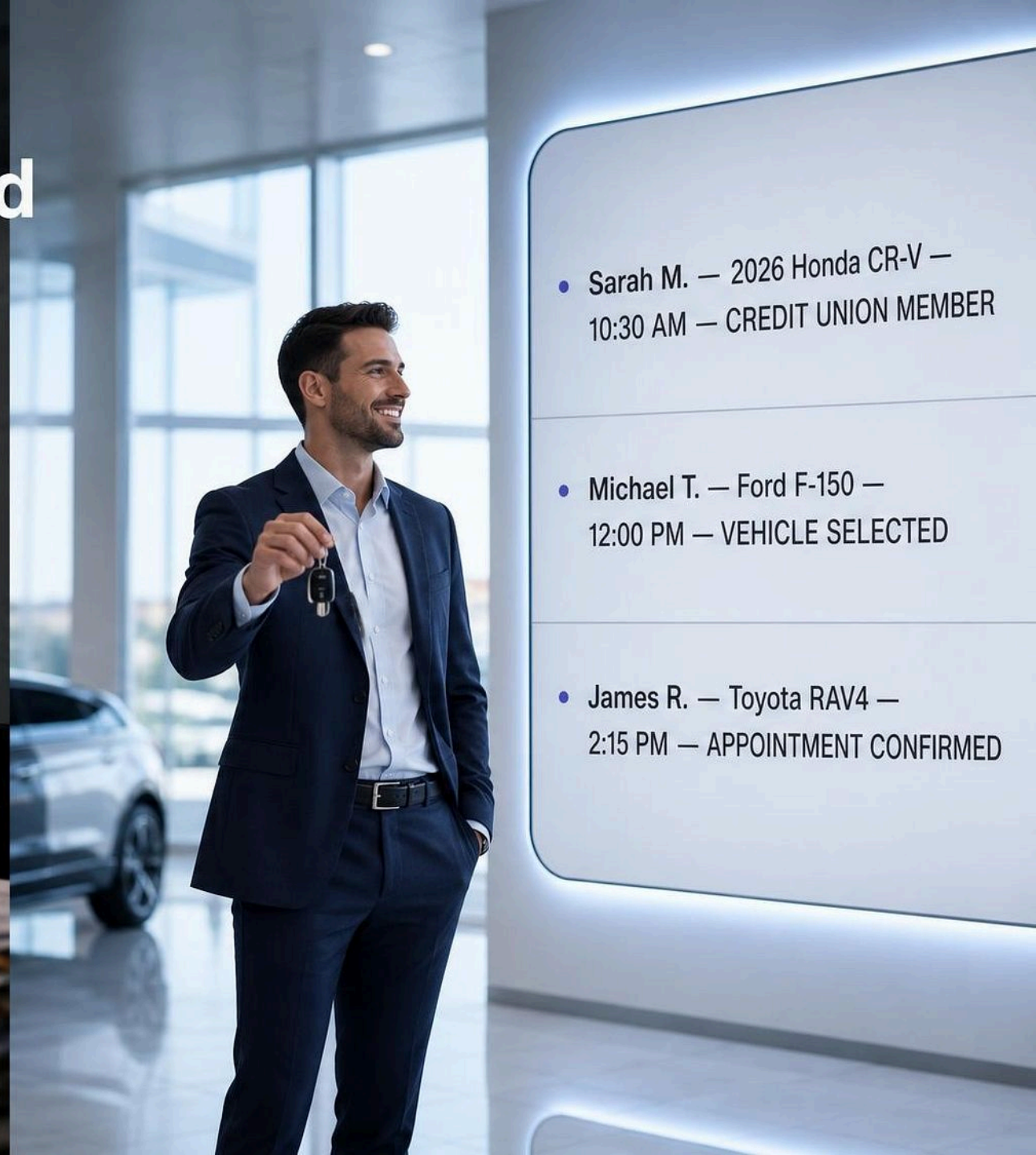
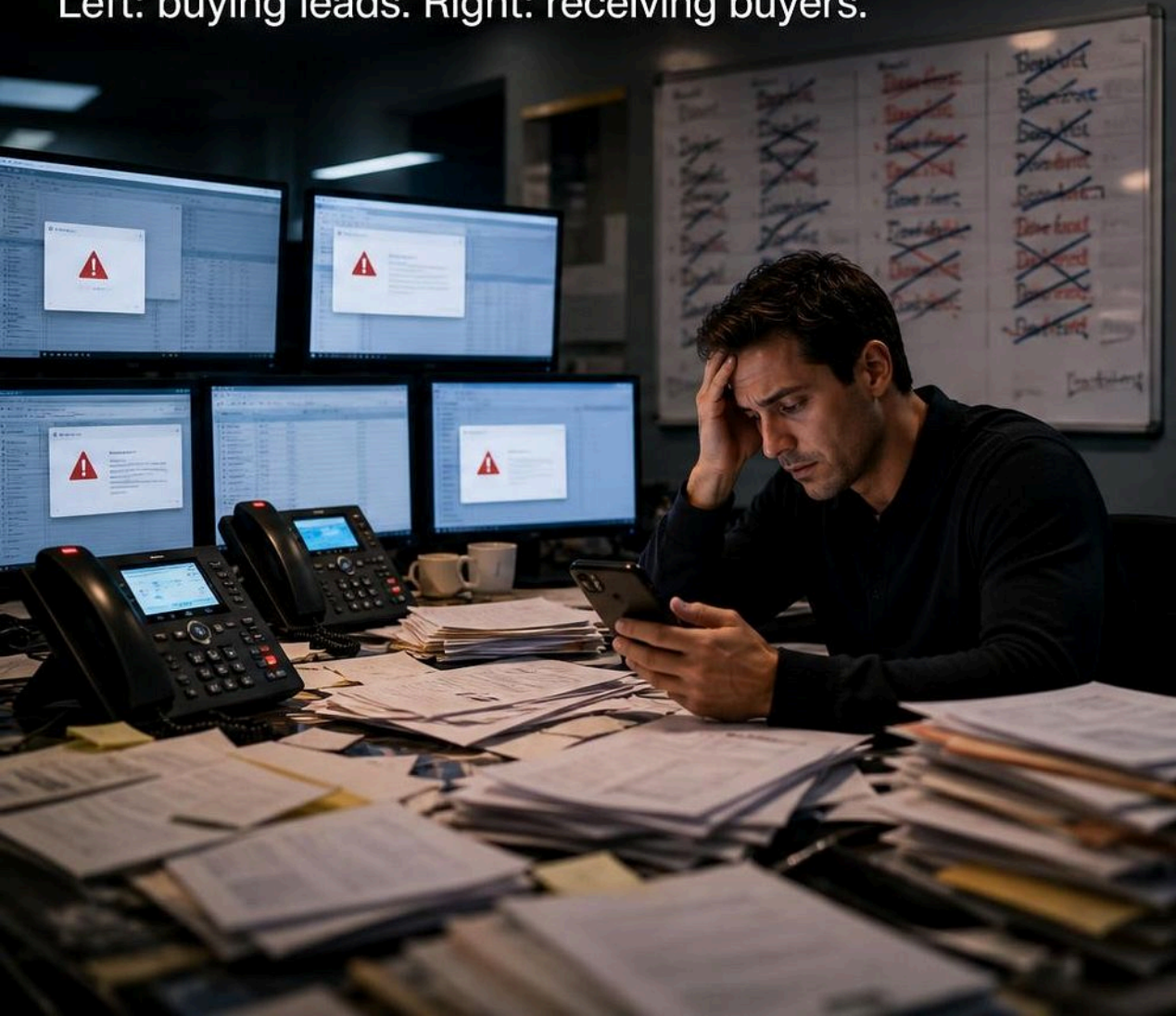
 2026 SUV

 LOCAL BUYER



Add More Buyer Appointments to Your Board

Left: buying leads. Right: receiving buyers.



What CarsGPT Is

AI doesn't search inventory. AI creates the purchase decision.

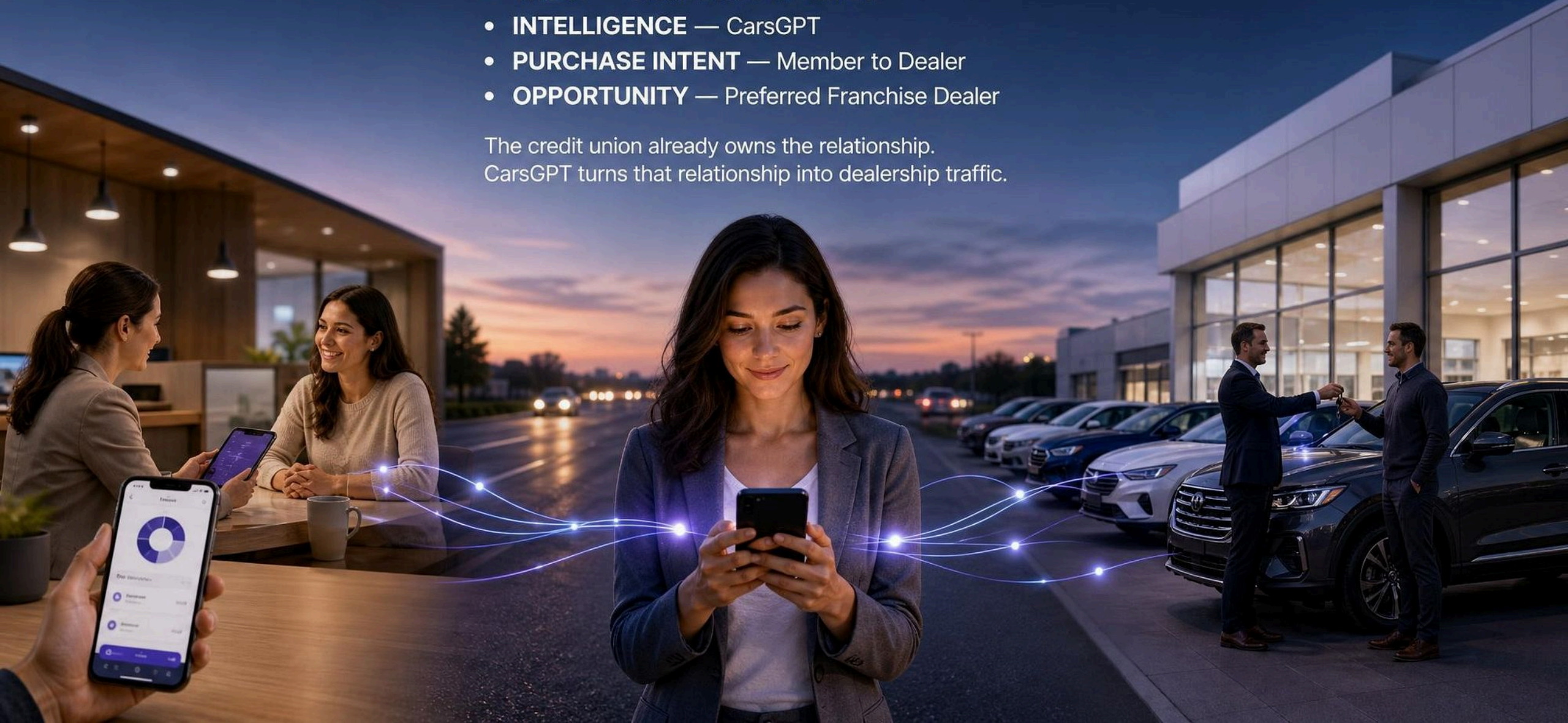
- Best commuter vehicle?
- Truck that can tow 12,000 lbs?
- Best EV for Michigan winters?
- Which has the lowest cost of ownership?



Why Credit Union Buyers Matter

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

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



How the Program Works

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

May I see the new blue one on 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

Select participation — not every dealer.
CarsGPT needs the right dealerships.



Anonymous Member Communication

Privacy, control, confidence — before the first visit.

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



MSUFCU MEMBER #4821 → ANONYMOUS SHOPPER → CONFIRMED DEALER APPOINTMENT

Dealer Value Proposition

FastPass® Live — Your Credit Union Buyer Command Center



• LIVE CREDIT UNION
BUYERS — 4 active now



• 2026 Ford F-150 XLT —
8 CREDIT UNION
MEMBERS VIEWING



• 2026 Toyota RAV4 —
6 CREDIT UNION
MEMBERS VIEWING



• TODAY: 10:00 Bronco •
11:30 CR-V •
1:15 Silverado •
3:30 RAV4





Why Credit Unions Matter

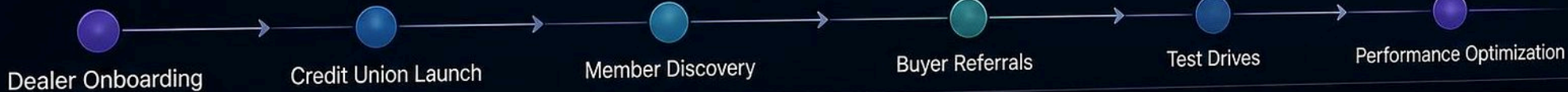
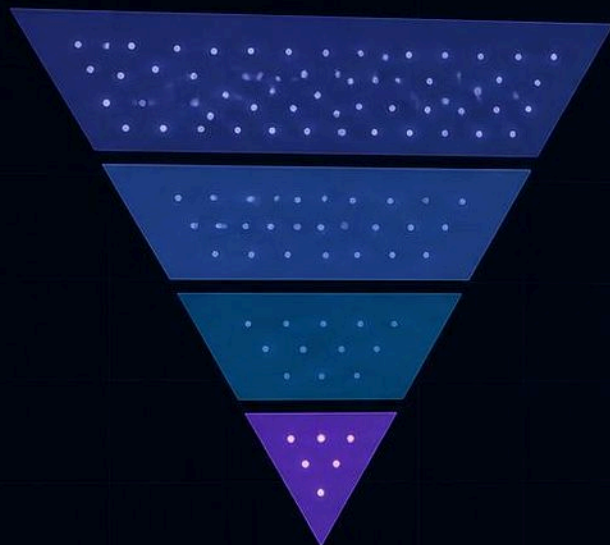
A Statewide Buyer Distribution Network

- CREDIT UNION MEMBERS
↓
- CARSGPT VEHICLE DISCOVERY
↓
- PREFERRED DEALERS

Michigan's credit unions represent a connected, financially ready buyer network — waiting to be directed.

Launch Scope — Build the Michigan Network

- Michigan Franchise Dealers: 625 Total
- Selected Preferred Dealers: fewer than 385



Preferred Dealer Participation

Today's Credit Union Buyers

- Sarah M. | Explorer | 10:00 AM | Ashley | CONFIRMED
- Robert J. | Silverado | 11:45 AM | Marcus | CONFIRMED
- Jennifer P. | RAV4 | 1:30 PM | Daniel | ARRIVING

These buyers are expected today.



What Success Looks Like

Michigan State Buyer Network — This Week

- 1,284 Members Researching Vehicles
- 427 Dealer Connections Made
- 216 Test Drives Completed
- 205 Vehicles Sold

Measure exactly what credit union relationships produce.



Credit Union Member Buyer Intent Engine

Michigan's Connected Automotive Ecosystem

- CarsGPT: Research • Discover • Compare • Decide
- FastPass®: Select Vehicle • Contact Dealer • Test Drive • Purchase

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



Credit Union Member Intent Becomes Dealership Opportunity.

Congratulations on
your new vehicle!

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

CarsGPT® + FastPass® — The Credit Union–Driven Buyer Network