

This information is intended for use only by dealers enrolled in OneMain’s Direct Loan Auto and Powersports Purchase Programs. The information is subject to change and not intended for public distribution.

**CLOSE THE SALE WITH A ONEMAIN LOAN**

When your customer chooses a OneMain loan, have them call us directly at 844-859-5091. From there, OneMain will:

- Clear all stips (excluding title)
- Notify you when the loan has closed
- Send loan funds directly to your dealership via ACH within 1-2 business days after loan closing\*

\*Customers in MD may request to have funds disbursed via paper check.

**VERIFICATION DOCUMENTS**

For faster closings, if the customer consents, you may upload required documents to OneMain yourself using the link we send you. If the customer prefers, they may upload items directly to OneMain using their smart phone or a device with internet access.

**Proof of Residence:** One of the following: Valid driver’s license or state issued ID (both front and back), utility bill, paystub within last 30 days, mortgage loan statement, retirement/award letters, bank statement, insurance declaration page.

**Proof of Income:**

- **W2 Income:** most recent paystub dated within last 30 days.
- **Self-Employed/Contractors:** most recent year’s personal federal returns with all schedules OR three months of personal bank statements (will NOT accept statements from Paypal, CashApp or Venmo). We will accept statements from financial services providers with standard personal checking accounts (for example, Chime, Square and Green Dot). Full statements required with all pages including summary of deposits and balances. OMF calculations may exclude deposits that may not be from self-employed income. Business statements NOT accepted.
- **Public Assistance/Retirement Benefits:** current award letter dated within prior 18 months or current bank statement showing amount received and name of beneficiary. If joint bank statement, it must show beneficiary’s name and/or may require additional documentation.
- **Child/Spousal Support:** Two months recent bank statements showing deposits as well as court order showing amount, frequency and duration. If date of birth is not noted on court order, may require additional documentation (birth certificate) to prove a minimum of two years proof of continuation. NOTE: Applicants do not need to provide alimony, child support or separate maintenance income unless they want it to be considered as a basis for repaying a loan.
- **Military Personnel:** copy of current leave and earnings statement. Military ID acceptable if it’s the only photo ID applicant has.
- **Individual Tax Identification Applicant (ITIN):** most recent year’s federal personal income tax returns; or paystub if their employer filed Form 1042-S; or three months’ personal bank statements.

**Proof of Insurance:** full coverage insurance on all auto purchases with a max comp/collision deductible at \$1,000. Personal policy only. No business policies.

**Proof of Identity:** color copy of valid U.S. Driver’s license (both front and back) for auto purchases and if required by law to operate the vehicle or product. Contact your sales representative with any questions.

**Title Application:** a title application listing at least one of the borrowers as a registered owner using the exact name(s) as shown on a valid driver’s license with OneMain Financial Group LLC, P.O. Box 278 Wilmington, OH 45177 listed as lienholder. Customers that are NOT approved borrowers on the loan may NOT be listed on the title application.

**Credit Application:** completed, signed credit application by all borrowers on the loan.

**Purchase Order:** complete purchase order containing customer name, vehicle being purchased details including year, make, model and mileage. All fees, taxes, other charges, any down payment and any trade-in information must be included and itemized. Total due from customer must be calculated.

**Warranty/Vehicle Servicing Contract (if applicable):** copy of declaration page indicating OneMain Financial as lienholder. If a warranty or vehicle service contract is being financed with the sale, the customer must qualify for a loan amount that includes the premium for those products.

**CONTACT INFORMATION**

<p>General Program Questions 833-390-1989 Option 1, ext 4 <a href="mailto:MerchantSupport@OMF.com">MerchantSupport@OMF.com</a></p>	<p>Central Sales (Customers Only) 844-859-5091</p>	<p>Credit Decisioning 833-390-1989 Option 1, ext 1</p>	<p>Funding 833-390-1989 Option 1, ext 2 F: 888-233-1981</p>	<p>Loss Payee Address OneMain Financial P.O Box 3910 Carmel, IN 46082</p>	<p>Lienholder Address OneMain Financial Group, LLC P.O. Box 278 Wilmington, OH 45177</p>	<p>Loan Payoff, Loan Servicing and Collections 844-859-5246</p>
--	--	--	---	---	--	---

This data is provided for informational purposes and is intended for use only by dealers enrolled in this program. The information is subject to change and is not intended for public distribution. Loan terms vary based on applicant's credit profile, state, vehicle's age and mileage. OneMain verifies income and employment for all applicants, if applicable. OneMain encourages all potential applicants to apply for loans.

<b>FIRM PROGRAM TERMS</b> Program does not include loans outside these terms.	
Annual Percentage Rates (APR)	9.49% - 27.99%
Loan Term	36-75 months
No active bankruptcy. No straw purchases except spouse purchasing for spouse or parents purchasing for children.	

<b>PROGRAM FEATURES</b>	
Vehicle Age	No restrictions
Vehicle Mileage	No restrictions
ITINs	Accepted
Included in Amount Financed*	Vehicle price, sales tax, title/transfer fees, document fees <b>in same amount charged to cash buyers</b> , extended warranty/service contracts, trade-in loan payoff.
Loan Processing Fees	Varies depending on vehicle, loan amount and applicant's credit profile. Subject to change without notice.

\*All items must be disclosed on Buyers Order/Purchase Agreement to be included in Amount Financed. OneMain does not finance any other items, including dealer-provided GAP insurance.

<b>VEHICLE REQUIREMENTS</b>	
Vehicle Valuation	<ul style="list-style-type: none"> <li>Current Model Year: Use Blackbook Clean Trade Adjusted Value; if unavailable, use 80% of MSRP or invoice</li> <li>Other Model Year: Use Blackbook Clean Trade Adjusted Value</li> <li>Discontinued vehicles including Hummer, Mercury, Oldsmobile, Pontiac, Saturn, Suzuki, Daewoo require 20% LTV reduction</li> </ul>
Ineligible Vehicles	Vehicles used for taxis, Uber, Lyft, ride share or delivery purposes, semi-trailers, tow trucks, conversion vans, commercial units, vehicles over 1 ton, salvaged or branded titles, gray market (registered or sold in Canada)

<b>STATE RESTRICTIONS</b>	
Program not available to dealers in or residents of:	HI, ND, NE, NJ, NV, OR, TX, VA, WV
OneMain will make loans when dealership location and buyer residence are located in adjacent states, so long as both states are permitted states and buyer residence is within 150 miles of dealership.	

<b>OTHER PROGRAM GUIDELINES</b> Program may include loans outside these guidelines, for very well-qualified applicants.	
VantageScore® Credit Score	525 - 725
Max LTV (including backend)	Up to 170% based on risk guidelines
Customer Tradelines	At least 2
Amount Financed	\$5,000 - \$40,000
Required Trade-in Equity/Down Payment	0% - 10%

AMOUNT FINANCED	REFERRAL AWARD*
\$30,000.00 +	\$700.00**
\$25,000.00 - \$29,999.99	\$500.00
\$20,000.00 - \$24,999.99	\$350.00
\$15,000.00 - \$19,999.99	\$250.00
\$10,000.00 - \$14,999.99	\$150.00
\$6,000.00 - \$9,999.99	\$100.00

**Ask your Rep whether referral awards are paid in your state for sale of OneMain GAP**  
 \*Referral awards are paid, where permitted by law, only on purchase-money loans secured by vehicles 10 years old or newer sold by your dealership. See Referral Program Agreement for more terms. Referral awards not payable to dealers in CA, LA, MD, PA. OneMain does not make auto purchase loans to employees or owners of dealerships.  
 \*\*Maximum Loan Referral Award payable to Dealers located in Michigan is \$500.

<b>EXTENDED WARRANTY</b> Premiums must be disclosed on Purchase Order and fit in Approved Loan Amount and Max LTV.			
Minimum Term	24 months		
Maximum Premium	Blackbook Clean Trade Adjusted Value	Auto	AWD & 4x4
	\$10,000 or greater	20% of value up to \$4,000 or \$3,000, whichever is greater	20% of value up to \$4,000 or \$3,500, whichever is greater
	\$9,999 or less	30% of value up to \$2,500 or \$2,000, whichever is greater	30% of value or \$2,500, whichever is greater
Warranties are an optional product. OneMain does not require a customer to purchase a warranty to obtain a loan.			

Extended warranty insurance companies must have an AM Best rating of B+ or better and are subject to approval by OneMain.

077-80960 REV. 3/24  
**Effective March 2024.** The information is subject to change and is not intended for public distribution. Replaces any prior dated Program Overview sheets.  
**State Licenses:** OneMain Financial Group, LLC (NMLS # 1339418). CA: Loans made or arranged pursuant to Department of Financial Protection and Innovation California Finance Lender License. PA: Licensed by the Pennsylvania Department of Banking and Securities. VA: Licensed by the Virginia State Corporation Commission - License Number CFI-156. WA: Consumer Loan Company License.

<b>PROGRAM ADMINISTRATOR/SERVICE CONTRACT NAME</b>	<b>Insurance Co</b>	<b>Decision</b>
Administrative Offices / Cycle Guard Protection Plan	Self insured	Declined
American Auto Guardian, Inc (AAGI)	American Bankers Insurance Comp of FL	Approved
Acura Care	Manufacture Warranty	Approved
Advantage Warranty Corp	Protective Property & Casualty Insurance Co	Approved
Adventure Guard (DOWC)	Old Republic Ins Co	Approved
Aegis Extended Service LLC	Fortegra P&C Group	Approved
Aftercare, Inc	Fortegra	Approved
All American Auto Warranty	American Bankers Insurance Comp of FL	Approved
All American Motors	All American	Declined
Allegiance Auto Warranty	American Bankers Insurance Comp of FL	Approved
Allstate Dealer Services (Pablo Creek Services Inc, E.R.J. Ins Group)	American Heritage Life Ins Company	Approved
Ally (Universal Warranty Corporation)	Ally Insurance Group	Approved
Alpha Warranty Services Inc.	Assurant	Approved
Alpine Vehicle Protection	American Bankers Insurance Comp of FL	Approved
AM Trust	Wesco Insurance Company	Approved
American Assurance Corporation	Old Republic Ins Co	Approved
American AutoGuard (United Service Protection Corp)	American Bankers Insurance Comp of FL	Approved
American Auto Protection / Top Shelf Protection	Old Republic Ins Co	Approved
American Guardian Warranty Services (AGWSINC)	American Banker's Insurance Company	Approved
Ameriplus	Wesco Insurance Company	Approved
Apex / Endurance Dealer Services	Wesco Insurance Company	Approved
Ampli-Fi	Old Republic Ins Co	Approved
APS (Assured Provider Services)	Old Republic Ins Co	Approved
ASC	American Bankers Insurance Comp of FL	Approved
Ascent - Elevate Service Contract	Old Republic Ins Co	Approved
Ascent Administration Services	Old Republic Ins Co	Approved
ASI, NAC	Fortegra Financial Corporation (Tiptree Inc)	Declined
Assurant Vehicle Care	American Bankers Insurance Comp of FL	Approved
Assured Vehicle Protection (AVP)	Lyndon Southern Ins Company	Approved
AUL	American Bankers Insurance Comp of FL	Approved
AutoDrive / Strategic Administration Group	Plateau Casualty Insurance Company	Approved
Autodyne Protected	Dealers Assurance Company	Approved
Auto Owners Insurance Company	Owners Insurance Company	Approved

AutoPro Warranty Company	Self insured	Declined
Auto Services	American Bankers Insurance Comp of FL	Approved
Autrella Assurance Inc	Plateau Casualty Insurance Company	Approved
Autto	Lexington National Insurance Corporataion	Approved
AutoXcel - All plans	Insurance Company of the South	Approved
AvantaGuard	Newline Insurance Company LTD	Approved
Axiom	Wesco Insurance Company	Approved
BMW Extended Service Corp	BMW	Approved
BobCat / Protection Plus	Manufacturer Warranty	Approved
Bombardier	Manufacture Warranty	Approved
BRP	Manufacture Warranty	Approved
Buckeye Protect	Assurant	Approved
Buyer's Choice Inc(Royal Admin Services)	Wesco Insurance Company	Approved
CAP (Capital Administrative Pro) / ExtendedCare Powersports	Technology Insurance Company Inc	Approved
Capital Automotive	Dealers Assurance Company	Approved
Capital Warranty	Lyndon Southern Ins Company	Approved
Carco	Old Republic Ins Co	Approved
CareGard	Amtrust (Wesco Ins Company)	Approved
Cars Protection Plus / Prime Protect / Optimum Protect	Dealers Assurance Company	Approved
Cars Protective Services	Dealers Assurance Company	Approved
Cars R Us	Midwest Family Mutual Insurance Company	Approved
CAS(Customer Administration Systems)	Fortegra(Auto Knight Motor Club)	Approved
Centurion Extended Warranty	Lloyds	Approved
Century First Protection Plan	Arch insurance	Approved
Century Service Corporation	American Commerce Ins Co	Approved
Choice Auto Protection Plus	Lexington National Insurance Corporataion	Approved
Choice One	Virginia Surety Co Inc.	Approved
CNA National Warranty Company	CNA Financial Corp	Approved
Compass Protection Plan	American Bankers Insurance Comp of FL	Approved
Complete Coverage/American Guardian Warranty Services Inc	Virginia Surety Co Inc.	Approved
Continental Warranty Inc	Dealers Assurance Company	Approved
Core Care(Cars Protection Plus)	Dealers Assurance Company	Approved
CornerStone United Inc. (CFMoto Care)	Dealers Assurance Company	Approved
CPS (Capital Processing Systems)	Dealers Assurance Company	Approved

Credit Acceptance	Credit Acceptance (Self Insured)	Declined
Custom Edge	Wesco Insurance Company	Approved
Cylce Guard (Zcore is admin)	Self insured/dealer owned	Declined
DealerAdmin.io	Wesco Insurance Company	Approved
Dealers Alliance Corporation	Dealers Assurance Company	Approved
Dealer Loyalty Protection	Lyndon Southern Ins Company	Approved
Dealer Owned Warranty Company (DOWC)	Old Republic Ins Co	Approved
Diamond Warranty Corp	Amtrust (Wesco Ins Company)	Approved
DKP Warranty	Fortegra	Approved
Dealers Warranty Administrators (DWA LLC)	Self insured	Declined
Eagle Extended Service Protection	Amtrust (Wesco Ins Company)	Approved
Easy Care	Zurich American Ins Comp	Approved
Elite Warranty	Dealers Assurance Company	Approved
Empire State Warranty	Old Republic Ins Co	Approved
Endurance Dealer Services / Value Max / Apex	Wesco Insurance Company	Approved
Endurance Warranty	Wesco Insurance Company	Approved
Enterprise Financial Group Inc (EFG)	Assurant Solutions (American Bankers Ins Comp o	Approved
E.R.J. Ins Group	American Heritage Life Ins Company	Approved
ESW (Empire State Warranty)	Lyndon Southern Ins Company	Approved
Ethos Group (Ethos Warranty)	Titan Insurance Co, Inc	Approved
Executive Warranties	Lyndon Southern Ins Company	Approved
Expert Powersports (Extreme Warranty)	American Bankers Insurance Comp of FL	Approved
Evansville SuperBike (ESB)	Self insured	Declined
EWG (Electric Warranty Group)	Self Insured	Declined
Fidelity Warranty Services Inc.	Courtesy Insurance Company	Approved
First Automotive	Dealers Assurance Company	Approved
First Extended Service Corporations	Assurant	Approved
First Extended Warranties	Virginia Surety Co Inc.	Approved
First Mile Warranty	Virginia Surety Co Inc.	Approved
Force Service Contract	Lyndon Southern Ins Company	Approved
Ford ESP	Manufacture Warranty	Approved
Founders	Utica Mutual Ins	Approved
Freedom Warranty	Crom & Forster	Approved
Global	Lyndon Southern Ins Company	Approved

Gold Standard Automotive Network	Plateau Casualty Insurance Company	Approved
Golden Eagle Protection II (US Warranty/UWS)	Protective Life Ins (The Dai-ichi Life Ins Comp)	Approved
Guaranty Warranty Corp (GWC Warranty)	Assurant	Approved
Harley Davidson	Manufacture Warranty	Approved
Heartland Warranty Company / Administered by Ridgeway Auto Sales	Self Insured	Declined
HWG (Headstart Warranty Group)	Lyndon Southern Ins Company	Approved
Honda Care	American Honda Motor Co Inc	Approved
Innovative Aftermarket Systems (IAS)	Dealers Assurance Company	Approved
Integrity Warranty LLC	Plateau Casualty Insurance Company	Approved
Interstate National Dealer Services Inc (Northstar Sport)	Protective Property & Casualty Insurance Company	Approved
JM&A	Courtesy Insurance Company	Approved
KAC Warranty, Inc	Protective Property & Casualty Insurance Company	Approved
Kawasaki	Manufacture Warranty	Approved
Key Warranty LLC	Self insured	Declined
Liberty Shield	Dealers Assurance Company	Approved
Liberty Shield Auto Protect	Self insured	Declined
Lifetime Engine Warranty / Protective Asset	Protective Life Ins (The Dai-ichi Life Ins Comp)	Approved
LodeStar Re	Lyndon Southern Ins Company	Approved
LDS Group	Louisiana Dealer Services Insurance Inc.	Approved
Magellan Service Corp	Lyndon Southern Ins Company	Approved
Marathon Administrative Co Inc (AUL Corp)	American Bankers Insurance Comp of FL	Approved
Master Tech	American Financial	Approved
Matrix Warranty Solutions	Dealers Assurance Company	Approved
Mechanical Breakdown Protection, Inc. (MBPI)	First Colonial Insurance Comp	Approved
Mechanics' Choice Warranty Company	Lloyd's	Approved
Mercury Insurance Mechanical Breakdown	Mercury General Corp	Approved
MVP Maximum	Old Republic Ins Co	Approved
NAAC (North American Auto Care)	Fortegra Specialty Insurance Co	Approved
NAC (National Auto Care)	Genesis Insurance	Approved
National Automotive Group	Assurant	Approved
National Warranty	American Bankers Insurance Comp of FL	Approved
Nissan Service contracts	Nissan	Approved
Northstar Sport	Protective Property & Casualty Insurance Company	Approved
NVP Warranty	The Hanover Insurance Group	Approved

NWAN - National Automotive Experts	American Banker's Insurance Company	Approved
Omega Autocare	Lyndon Southern Ins Company	Approved
Old Republic Warranty	Old Republic Ins Co	Approved
OSI (Owner Services, Inc)	Versant Casualty Ins Co	Approved
Pablo Creek Services Inc	American Heritage Life Ins Company	Approved
Paragon Warranty	American Banker's Insurance Company	Approved
Patriot Vehicle Coverage	Technology Insurance Company Inc	Approved
PDS (Preferred Dealer Solutions)	Arch Insurance	Approved
Pekin Insurance	Pekin Insurance Company	Approved
Penn Warranty Group	Wolters Kluwer Reinsurance AG	Declined
Penn Warranty Corporation	AmTrust Insurance Co	Approved
Performance First (Scioto Administrators Corp)	American Bankers Insurance Comp of FL	Approved
Phoenix American Warranty Co Inc	Nationwide Insurance Co of FL	Approved
Pinnacle	Old Republic Ins Co	Approved
Polaris (Slingshot, ATV, Snowmobile, Ranger, RZR)	Manufacture Warranty	Approved
Portfolio	Virginia Surety Co Inc.	Approved
PowerRev	Dealers Assurance Company	Approved
PowerRide Protection Plans (DKP Admin)	Fortegra	Approved
PRCO	Old Republic Ins Co	Approved
Preferred Warranties Inc	Wesco Insurance Company	Approved
Premier Dealer Services	Arch insurance	Approved
Prime Auto Care	Wesco Insurance Company	Approved
ProGuard	Lyndon Southern Ins Company	Approved
Protective	Protective Property & Casualty	Approved
Protective Asset	Protective Life Ins (The Dai-ichi Life Ins Comp)	Approved
Reliable Protection(American Guardian Warranty Services)	American Banker's Insurance Company	Approved
Rider's Advantage	Wesco Insurance Company	Approved
RCWS	Old Republic Ins Co	Approved
RDS (Reliable Dealer Solutions)	Virginia Surety Co Inc.	Approved
Route 66 Warranty	American Bankers Insurance Comp of FL	Approved
Royal Admin Services	Wesco Insurance Company	Approved
Royal Shield	Wesco Insurance Company	Approved
RPM Plus & RPM Plus Sport	Dealers Assurance Company	Approved
RV Americare	Old Republic Ins Co	Approved

Safe Drive	Virginia Surety Co Inc.	Approved
Safeguard	Virginia Surety Co Inc.	Approved
Safety Net Warranty	Liberty Mutual Insurance Company	Approved
Scioto Vehicle Protection	Dealers Assurance Company	Approved
Secure NET Essentials	Sentruity Casualty Co	Approved
Secure One	Lyndon Southern Ins Company	Approved
Sentry Auto Care	Fortegra(Auto Knight Motor Club)	Approved
Servicecontract.com Inc	Old Republic Ins Co	Approved
Smart Auto Care	Lyndon Southern Ins Company	Approved
Snell Auto Care LLC	Lexington National Insurance Corporataion	Approved
Spectrum Motor 1		Declined
Strategic Administration Group	Plateau Casualty Insurance Company	Approved
Suzuki Extended Protection (SEP)	Virginia Surety Co Inc.	Approved
Synergy Warranty Group	Lyndon Southern Ins Company	Approved
The Mechanic	Virginia Surety Co Inc.	Approved
The Promise (Motorcycle Maxx / Integrity Cycles)		Declined
The Warranty Trust Company	Protective Property & Casualty Ins Co	Approved
Torque Group	Lyndon Southern Ins Company	Approved
Total Automotive Protection Plans	Trident Insurance Company	Declined
Total Warranty Services	Virginia Surety Co Inc.	Approved
TrailerGuard/ServiceGuard Systems Inc	Dealers Assurance Company	Approved
Tru Warranty	Lyndon Southern Ins Company	Approved
US Plus Warranty	American Bankers Insurance Comp of FL	Approved
United Car Care	Dealers Assurance Company	Approved
United Service Protection Corp(American AutoGuard	American Bankers Insurance Comp of FL	Approved
United States Warranty Corp	Protective Property & Casualty Ins Co	Approved
ValueGuard	National Casualty Co	Approved
ValueMax / Endurance Dealer Services	Wesco Insurance Company	Approved
Veritas Global Protection	AmTrust Insurance Co	Approved
Veterans Auto Warranty Inc	Lexington National Insurance Corporataion	Approved
Warrantech/ Warrantech Automotive	Wesco Insurance Company	Approved
Warranty One GAP	Lloyd's	Approved
Warranty Solutions	Heritage Indemnity	Approved
Wesco Insurance Company	AmTrust Financial Company	Approved

Western Diversified	Protective Life Ins (The Dai-ichi Life Ins Comp)	Approved
Western Service Corp	Pacific Specialty Insurance Company	Approved
Wheelz by American Auto Guardian Inc	Assurant	Approved
Wise Contract Administration	Old Republic Ins Co	Approved
Wynns Extended Care Inc	National Casualty Co (Phoenix American Insurance)	Approved
Xtended Auto	Dealers Assurance Company	Approved
XtremeGard	Dealers Assurance Company	Approved
Yamaha	Manufacture Warranty	Approved
Young Automotive Group Warranty	Dealers Assurance Company	Approved
ZCare	Dealers Assurance Company	Approved
Zurich Extended Warranty	Zurich American Ins Comp	Approved