



FAX MESSAGE URGENT NOTICE

Thursday March 27, 2008

TO: RIFCO "Repair Finance" Dealers

**Subject: RIFCO transitions Repair Financing to Travelers Acceptance Corporation
RIFCO Continues to provide Vehicle Purchase Financing**

RIFCO is pleased to advise that it has created a strategic alliance with Travelers Acceptance Corporation (Travelers) whereby Travelers will continue to provide you with the ability to provide repair clients Automotive Aftermarket Financing.

Important Dates:

Immediately - Travelers Consumer finance offers fast track enrollment for RIFCO repairers.

April 30, 2008 - RIFCO will discontinue processing repair loan applications.

Travelers offers a full suite of consumer finance programs including Automotive Repair and Aftermarket Consumer Finance. Travelers has an on-line application process and unsecured lending requirements that better meet the changing needs of this industry. RIFCO repair dealers will be given fast track enrollment into the Travelers program which offers:

- on line credit applications with quick approvals
- flexible payment terms of 24-60 months
- On-line contract printing. No need to phone in the invoice amount
- Ability to earn up to 103% of the invoice amount
- Deferred payment plan (no payment, no interest for 90 days) which is optional
- Ability to advertise 100% loan approval
- Waived Merchant Fee enrollment
- No Registration Fee for online applications

Pierre Genest, Travelers Acceptance Corporation Director of Business Development stated, "We look forward earning the respect of RIFCO dealers in the Repair Industry. We are ready to welcome you to our network with a smooth transition to our easy financing tool that will get you more business and add to your bottom line."

RIFCO will continue to offer repair finance until April 30, 2008. All RIFCO credit approvals will be honoured for 30 days from approval date.

The Travelers team is ready to get you started. In order to ensure uninterrupted service for you and your customers, simply complete the attached and fax to 800 360-9129 or call the number below:

Vendor Support
vs@Travelersfinancial.com
Travelers Acceptance Corporation
1-800-667-6640
www.Travelersacceptance.com





Crelogix Merchant Application

PLEASE COMPLETE IN FULL AND FAX THIS REQUEST TO 604.293.0373 TO BECOME AN AUTHORIZED CRELOGIX MERCHANT.

DATE: ___/___/___ / 200__

NAME OF MERCHANT: _____

TRADE NAME: _____

TYPE OF ORGANIZATION (Check one box below):

Proprietorship Corporation Partnership Limited Partnership

(TELEPHONE: (___) ___-___) FACSIMILE: (___) ___-___

ADDRESS: _____

CITY: _____

PROVINCE: _____ POSTAL CODE: _____ NUMBER OF LOCATIONS _____

E-MAIL: _____

WHAT PRODUCTS DO YOU SELL: _____

HOW DO YOU SELL YOUR PRODUCTS (Check one box below):

Retail Location Telephone Door To Door Internet

PST NUMBER: _____

GST NUMBER: _____

BANK NAME: _____

BANK TRANSIT #: _____

BANK ACCOUNT#: _____

PROPRIETOR or OWNER/PARTNER 1:

FIRST NAME: _____

LAST NAME: _____

TITLE: _____

DATE OF BIRTH: ___/___/___ (DD/MM/YY) S.I.N. : _____

HOME ADDRESS: _____

CITY: _____

PROVINCE: _____ POSTAL CODE: _____ PERCENTAGE OF OWNERSHIP: _____

OWNER/PARTNER 2:

FIRST NAME: _____

LAST NAME: _____

TITLE: _____

DATE OF BIRTH: ___/___/___ (DD/MM/YY) S.I.N. : _____

HOME ADDRESS: _____

CITY: _____

PROVINCE: _____ POSTAL CODE: _____ PERCENTAGE OF OWNERSHIP: _____

PROVIDE ABOVE INFORMATION FOR ALL PROPRIETORS/OWNERS/PARTNERS. ATTACH ADDITIONAL PAGES IF NECESSARY.



- By completing and submitting this Application you are requesting that Travelers enter into a Merchant Agreement with you on the terms and conditions of the Merchant Agreement provided to you and, if Travelers accepts your request, as set out below you will be bound by and will follow the terms and conditions of the Merchant Agreement.
- The Merchant and each owner, partner and/or limited partner of the Merchant, authorizes us to use their personal information to respond to any application for our services and to provide our services as well as the following ways:
 - to determine that person's financial situation by collecting credit and related financial information from our affiliates, strategic partners, credit agencies, other financial institutions and from references provided by that person,
 - to facilitate the provision of our services by sharing that person's information with our third party service providers, credit agencies and similar parties connected with our services,
 - to investigate potentially fraudulent or questionable activities regarding the use of our services,
 - to use the information collected to determine the financial situation of the Merchant and the buyers of goods and/or services from the Merchant,
 - to provide the financial services requested herein and offer additional products and services of Travelers which may be of benefit to the Merchant or the buyers,
 - to share the information with assignees, bankers or funding partners of Travelers and
 - to share the information collected and any information on the Merchant's or the buyers' commercial dealings with Travelers with credit agencies or other financial institutions.
- Each person signing below certifies that:
 - he or she does so on his or her own behalf and, if the Merchant is a corporation, partnership or limited partnership, on behalf of the Merchant and is authorized by the Merchant to legally bind the Merchant,
 - the information given herein is complete and accurate,
 - he or she has read the terms and conditions of the Merchant Agreement carefully and he or she hereby applies to be an authorized Merchant of Travelers.
- The Merchant Agreement will not be binding upon Travelers nor will Travelers be obligated to purchase any contracts from you until:
 - Travelers has received all of the following from you:
 - a completed and signed Application,
 - a void cheque,
 - a copy of the Merchant's business license,
 - a copy of the certificate of incorporation, if the Merchant is a corporation, and
 - two Merchant Agreements, executed by the Merchant.
 - Travelers has completed, to its satisfaction, a review of the Merchant and its principals and
 - Travelers has executed and returned a copy of the Merchant Agreement to you.
- **APPLICABLE IN THE PROVINCE OF QUEBEC:** It is the express wish of the parties that this agreement and any directly or indirectly related documents be drawn up in English. Les parties ont exprimé la volonté expresse que cette convention et tous les documents s'y rattachant directement ou indirectement soient rédigés en anglais.

SIGNED, on behalf of the Merchant and on their own behalf by:

Print Name: _____

Print Name: _____

Name: _____

Name: _____

Print Name: _____

Print Name: _____

Name: _____

Name: _____

HAVE ALL PROPRIETORS/OWNERS/PARTNERS SIGN. ATTACH ADDITIONAL PAGES IF NECESSARY.

The following are enclosed to complete our Application:

- 1) Void cheque
- 2) Copy of business license
- 3) Copy of certificate of incorporation, if Merchant is a corporation
- 4) Two executed Merchant Agreements

Note: Your application will not be considered until we have received all of the above items.