

GETTING PEOPLE TO WORK



ON THE ROAD
LENDING

AFFORDABLE LOANS FOR RELIABLE CARS

#1 REASON

PEOPLE LOSE THEIR JOBS

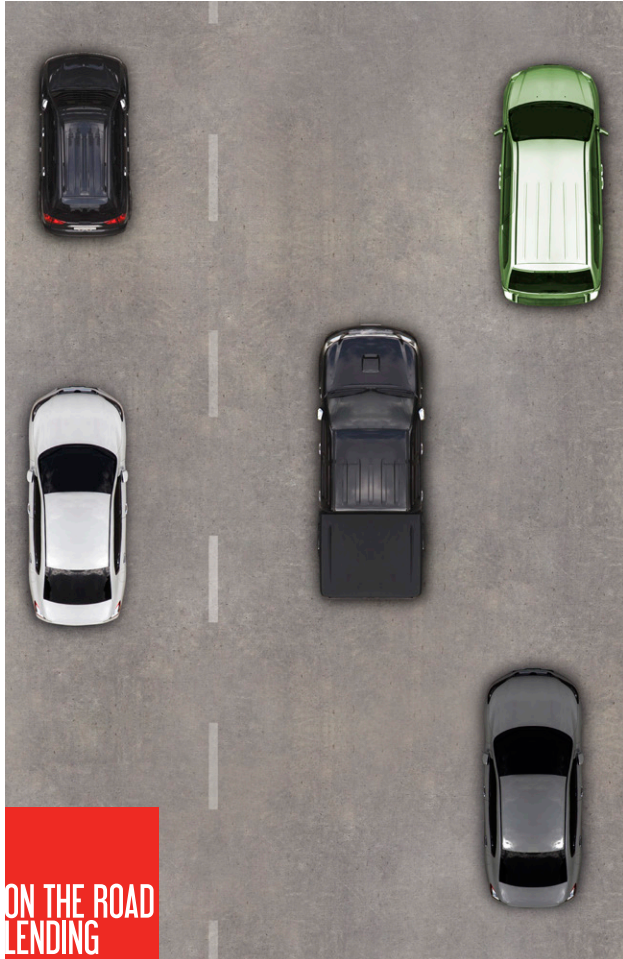
LACK OF
RELIABLE TRANSPORTATION

ON THE ROAD
LENDING



SERVING A DIVERSE POPULATION

**MOST LOW TO
MODERATE INCOME
WORKING PEOPLE**



PREDATORY LENDING

VAST & GROWING MARKET

\$300 billion subprime
auto lending nationally



THEORY OF CHANGE

**AFFORDABLE LOANS
ON RELIABLE CARS
+ FINANCIAL KNOWLEDGE
= ECONOMIC MOBILITY**

Safe and fuel-efficient car
Low-cost loan
Long-term financial education

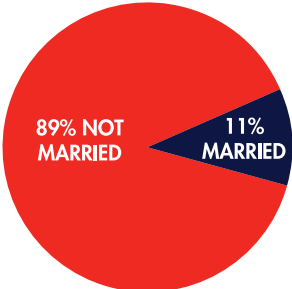
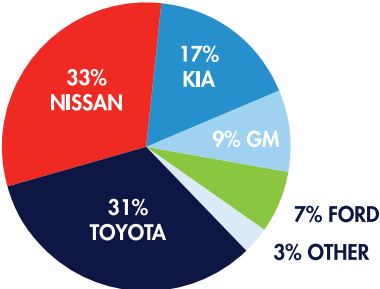
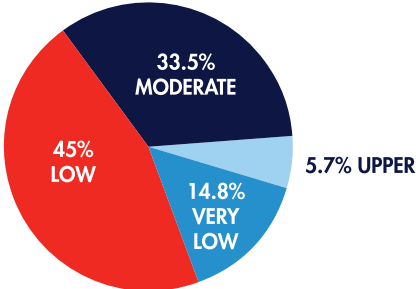
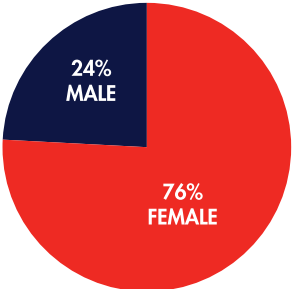
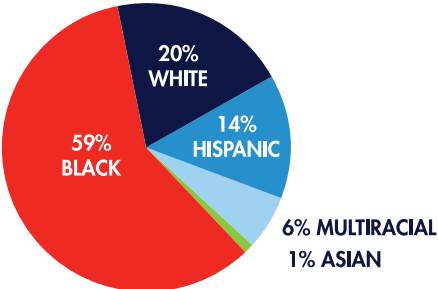
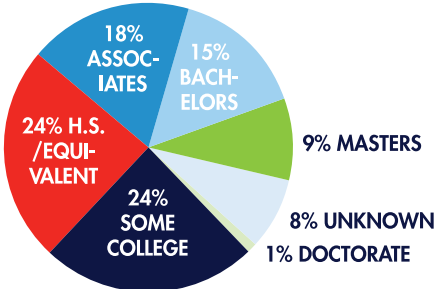


SERVICE AREAS

Serving Alabama, Georgia
Texas and Mississippi,

Coming soon to Florida,
Illinois, Indiana, Michigan,
Missouri, North Carolina
and Tennessee

OUR CLIENTS



745
CLIENTS RECEIVED
FINANCIAL EDUCATION

38
AVERAGE AGE

\$39,219
AVERAGE INCOME

530
AVERAGE CREDIT SCORE

0-754
CREDIT SCORE RANGE

20-66
AGE RANGE



MEET ALFIE

Alfie was in a position that many of our clients face—he had an older car that needed constant repair. Often he had to take the bus to work because his car was in the shop, and, eventually, it just didn't make sense to spend more money on his 2001 Volvo station wagon. He had earned his master's degree and graduated when the economy was sliding and was having trouble finding a job—especially one he could reach on a train or bus route. He not only had his own student loans to pay but also some for his kids, so he was under a lot of financial stress. After we got Alfie an affordable loan for a newer car, he got a job as a counselor that he could not have taken without a reliable car. We also connected Alfie with the AirCheck Texas Drive a Clean Machine Program that reduced the cost of his purchase by \$3,000 when his old Volvo that failed emissions tests was taken off of the road permanently. The Camry he bought has 32% less emissions and a 31% better environmental impact score. On the Road Lending is proud to be doing its part to improve health and air quality by getting older polluting cars off the road!

ACHIEVING THE VISION

OF THE UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS



UNITED NATIONS GOAL

ON THE ROAD LENDING METRIC



- Reduce water pollution.
- 81% of our clients' vehicle purchases have been better for the environment, with a 30% reduction in greenhouse gases.



- Provide for improvement in energy efficiency.
- 81% of our borrowers purchased vehicles that are better for the environment than the vehicle they previously drove, achieving an average of 30% reduction in emissions and fuel consumption.



- Strengthen resilience to natural disasters.
- We achieved an average benefit to the environment of 30% reduction in emissions and fuel consumption and responded within 30 days of major flood events with our Disaster Mobility Program.



- Reduce fuel consumption.
- 81% of our borrowers purchased vehicles that are better for the environment than the vehicle they previously drove, achieving an average of 30% reduction in emissions and fuel consumption.

UNITED NATIONS GOAL

ON THE ROAD LENDING METRIC



- Strengthen resilience to natural disasters.
- We responded within 30 days of major flood events with our Disaster Mobility Program and achieved a 30% reduction in emissions and fuel consumption/benefit to the environment to reduce incidences of climate-related natural disasters.



- Minimize impacts of ocean acidification.
- The ocean absorbs 30% of greenhouse gas emissions. 81% of our borrowers purchased vehicles that are better for the environment than the vehicle they previously drove, achieving an average of 30% reduction in emissions and minimizing acidification.



- Minimize impacts of acid rain.
- Emissions contribute to acid rain, which damages crops, forests and other vegetation. 81% of our borrowers purchased vehicles that are better for the environment than the vehicle they previously drove, achieving an average of 30% reduction in emissions and minimizing acidification.



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