



Cooperative Credit Systems

Lenders and Businesses working
together to make fair and affordable
credit accessible to today's consumer

For More information Contact:
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Cooperative Credit Systems

Introduction

The problem defined...

The global banking and financial crisis has forced a sweeping reduction in consumer credit card limits and made the acquisition of additional cards difficult or unattainable.

Furthermore, banks and other lenders have exited unsecured, consumer installment revolving credit programs or increased qualification requirements such that exclusively A+, Prime Borrowers can attain approvals.

The reduction in the pace of the economy, diminished property values, the acceleration of divorce and bankruptcy rates have left most consumers without excess cash or available credit to pay for important goods and services.

Conventional financing programs upon which businesses have relied upon in the past, are no longer effective, usable solutions.

The result is that businesses revenues and profits fall or exhibit no growth as less consumers have the cash or credit to make needed or wanted purchases.

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The solution revealed...

While consumer credit profiles deteriorate, States place limitations on interest rates which restrict what lenders can legally charge borrowers regardless of their credit or financial condition.

As a result, Lenders cannot service the needs of non-prime or distressed consumers since the available interest rate cannot justify the risk or offset the statistical losses. Therefore, consumers with average or below average credit in need of financing have little or no alternatives.

Cooperative Credit Systems is a unique approach to consumer financing wherein the business wishing to finance a customer and the lender willing to provide the financing cooperate and share in the cost of the loan.

The cost of the loan is primarily a function of the risk or historical, statistical loss rate associated with the transaction based upon the profile of the customer-borrower.

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The benefits stated...

With the Cooperative Credit Systems Approach...

- Customers pay low, simple interest rates with no unfair or confusing terms and no hidden fees
- Interest rates and payments do not change for the term of the loan
- Low interest rates of approximately 16% to 18% keep payments small and make the goods or services more affordable and accessible to more customers
- Customers with distressed credit or financial condition can still qualify and benefit from desirable and affordable interest rates, payments and terms
- Customers can use the program to affordably rebuild their credit
- Member businesses participate in the decision process

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How it Works

A simple, effective process...

- Member Businesses log into an easy to use online portal and quickly apply for instant financing on the customer's behalf.
- Within approximately 15 minutes the portal delivers an "Approval" or "Decline" notice
- The system will then request a certification from the business wherein the business accepts or rejects the approval based upon their requested level of participation expressed as a discount rate.
- The discount rate is the percentage of the loan amount which is withheld by the lender and deducted from the loan proceeds paid to the business.
- The discount rate applied to a particular loan is a function of the customer's credit and financial profile and reflects the businesses share of the statistical loan loss expense and risk quotient associated with that customer's individual profile.

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The Entire Process

Works for your business...

- Member Businesses completes the simple, online application on behalf of a customer
- The portal delivers the “Approval” or “Decline” response
- The Member Business “Certifies” the loan and accepts the participation discount
- The portal serves up the loan agreement. The business prints out the agreement and acquires the customer’s signature
- The Lender makes a call to the customer and confirms the terms of the loan
- The Business receives a “Verified” notice from the portal indicating the loan is secured
- The merchant returns the signed loan agreement and other documents via fax or email
- The Business receives an electronic deposit to their designated bank account for the amount of the loan less the approved discount within 48 hours.

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Advertize Payments vs. Prices

Attract new customers...

Advertising a price for a product or service, regardless of how low or competitive, has little impact for consumers who cannot afford to or are uncomfortable with making the purchase outright.

Advertising a monthly payment attracts a much broader group of customers where the monthly payment fits their budget.

Buyers who respond to and are attracted by a payment that fits their budget are less concerned with and sensitive to the actual price of the goods or services therefore allowing the member business to include an ample cost component to offset the average discount expense.

Selling payments dramatically enhances the effectiveness of advertising efforts, attracts more customers and increases revenues and profits

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Meet the challenges of today with Cooperative Credit Systems

As a member business, you receive...

- A secure, password protected online portal to apply for and manage loan activity
- Live User Training
- Unlimited Customer Support
- In store Point of Sale Materials advising customers that financing is available
- A User Guide that instructs you on how to use the program to the maximize revenues and profits

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