Drive Financial LLC

A Complete Solution to Minimize Losses for Auto Finance Lenders

We Do It All.

- Pay up to 3 months of the borrower's covered past-due payments—helping maintain payment continuity by addressing the delinquency.
- Tow to our network of ~40,000 participating repair facilities for inspection and repairs as needed.
- Rent through a nationwide network under the borrower-authorized Drive Financial Program.
- Make monthly payments to the lender from rental income through satisfaction of the financing obligation.

Eliminate Costs. Reduce Delays. Minimize Losses.

THE PROBLEM

The Age-Old Repossession & Auction Model Costs Lenders Too Much Money.

THE AGE-OLD MODEL

DEFAULT → REPO → COSTS → AUCTION → LOSS

Repossess the vehicle. Transport it. Store it.
Sell or auction it. Pursue the deficiency.

Every step costs money. After expenses, the lender absorbs the costs — and takes the loss.

THE DRIVE FINANCIAL ALTERNATIVE

DEFAULT → PROTECT → RECOVER → RENT → INCOME

Give the borrower the opportunity to voluntarily enter the Drive Financial Program.
Protect payments. Recover, inspect and repair the vehicle.
Rent it to generate income for ongoing monthly lender payments.

Rental income can continue making monthly payments to the lender until the borrower resumes possession or financing is satisfied.

WHY LIQUIDATE THE ASSET AT A LOSS WHEN THE ASSET CAN GENERATE INCOME?

THE SOLUTION

One Relationship. One Complete Solution. One Better Financial Outcome.

A borrower-authorized path that protects the payment, puts the vehicle to work, and keeps the lender at the center.

01 — PROTECT THE PAYMENT

Up to 3 months of covered past-due payments while the borrower considers the next step.

02 — GIVE THE BORROWER AN ALTERNATIVE

The lender offers voluntary entry to the Drive Financial Program before traditional repo and auction.

03 — RECOVER, INSPECT & REPAIR

Coordinate recovery and delivery to ~40,000 participating repair facilities as needed.

04 — PUT THE VEHICLE TO WORK

With borrower authorization, place the vehicle with a qualified rental operator.

05 — PAY THE LENDER

Collect rental income and make ongoing monthly payments to the lender.

06 — TWO SUCCESSFUL OUTCOMES

Resolve with a return to the borrower or satisfaction of the financing obligation.

RETU

When
satisfie
posses

SATISFY FINANCING

Rental income continues supporting payments until the financing obligation is satisfied.

Instead of Liquidating the Asset at a Loss, Put It to Work.

ENTERPRISE STRUCTURE

Drive Financial Is Backed by an Enterprise Operating Structure

A complete operating ecosystem behind one lender-facing relationship.

Global Drive Holdings Inc. is the enterprise parent.

Drive Financial LLC is the lender-facing operating platform — the single point of contact for the lender.

Specialized operating companies under Drive Commerce Inc. each perform one specific function within the operating model.

www.globaldriveholdings.com

www.drivecommercegroup.com

One Relationship. One Platform. Multiple Specialized Operating Companies.

WHY DRIVE FINANCIAL CAN DELIVER THIS SOLUTION

ONE RELATIONSHIP. ONE COMPLETE SOLUTION.

Drive Financial is a Global Drive Holdings company and the lender's single point of contact for the complete solution.

LENDER → DRIVE FINANCIAL (ONE POINT OF ACCOUNTABILITY) → GLOBAL DRIVE ECOSYSTEM

DRIVE FINANCIAL BRINGS EVERYTHING TOGETHER.

Coordinates operating companies, strategic partners, rental income, payment administration and reporting.

PROTECTION

Protects lender cash flow with up to 3 months of covered past-due payments.

DRIVE KEZ

GPS instantly locates vehicle and starter-immobilizer relay prevents it from being driven. Recovery made much easier.

SERVICE NETWORK

Coordinates recovery, inspection and rental-ready repairs nationwide.

DRIVE CONNECT

Places borrower-authorized vehicles into the rental network.

DRIVE CLOUD

Provides reporting, workflow management and operational visibility.

One Relationship for the Lender. Drive Financial Coordinates the Entire Solution.

GPS Tells You Where the Car Is. Drive KeZ Helps Keep It There.

Drive KeZ device system

GPS TRACKER

Locates the vehicle and continues transmitting after OBD-II disconnection.

+

STARTER RELAY

When authorized, helps keep the located vehicle from being restarted.

=

COLLATERAL PROTECTION

01 GPS TRACKING WITH BATTERY BACKUP

The OBD-II device continuously reports vehicle location. Its internal battery allows continued transmission after disconnection.

02 STARTER IMMOBILIZER RELAY

Knowing where the vehicle is is not enough. When authorized, the relay can prevent a subsequent restart, making recovery faster, easier and less expensive.

AUTOMATIC TAMPER RESPONSE

GPS DISCONNECTED → battery continues transmitting → immobilizer activates.

Prevents a subsequent restart; never disables a moving vehicle.

Find It. Keep It There. Recover It Faster.

DRIVE SERVICE NETWORK

A Nationwide Network That Gets the Vehicle Ready to Generate Rental Income and Continue Making Monthly Payments to the Lender

~40,000 participating repair and service facilities nationwide — moving vehicles from recovery to rental readiness.

STEP 1

RECOVER

Drive Financial coordinates pickup through participating recovery and tow providers, then delivery directly to a Drive Service Network facility.

STEP 2

INSPECT

Inspect and evaluate the vehicle at a participating repair and service facility to determine exactly what it needs.

STEP 3

REPAIR

Complete necessary mechanical, maintenance, safety and cosmetic repairs to make the vehicle rental-ready.

STEP 4

READY FOR RENTAL

Move the prepared vehicle into the borrower-authorized rental program for assignment to a qualified rental operator.

Nationwide recovery and repair capability reduces idle time so the vehicle can be repaired, rented and generating income as quickly as possible.

Recover It. Repair It. Rent It. Continue Making Monthly Payments to the Lender.

HOW THE COMPLETE OPERATING MODEL WORKS

From Vehicle Purchase Through Delinquency — and a Better Alternative to Repossession and Auction

PHASE 1 — INSURE PAYMENTS + RECOVI

1. **PURCHASE & FINANCE**
2. Borrower purchases and finances vehicle.

→ **2. INSURE PAYMENTS** Enroll in Drive Protection before delivery.

→ **3. INSTALL DRIVE KEZ** GPS backup and starter-immobilizer relay protection.

→ **4. BORROWER MAKES PAYMENTS** Scheduled monthly payments to lender.

PHASE 2 — DELINQUENCY + VOLUNTARY CHOICE

5. DELINQUENCY Borrower misses scheduled payments.

→ **6. PROTECTION PAYS LENDER**Up to 3 months of covered past-due payments.

→ **7. LENDER OFFERS ALTERNATIVE** Before traditional repossession and auction.

→ **8. BORROWER ELECTS DRIVE FINANCIAL** Voluntarily authorizes recovery,

PHASE 3 — RECOVER → REPAIR → RENT → PAY LENDER

9. RECOVER Deliver to facility.

→ **10. INSPECT** Assess required work.

→ **11. REPAIR** Prepare for rental.

→ **12. RENT** Assign qualified operator.

→ **13. GENERATE INCOME** Rental revenue begins.

→ **14. PAY LENDER** Drive Financial makes agreed monthly payments.

TWO SUCCESSFUL OUTCOMES: Return vehicle to borrower when requirements are met | Continue rental income and lender payments until financing is satisfied.

Instead of Spending Money to Repossess and Sell the Vehicle at a Loss, Put It to Work Generating Rental Income to Continue Making Monthly Payments to the Lender.

THE LENDER DOESN'T HAVE TO WAIT FOR RENTAL INCOME TO START GETTING PAID.

Drive Protection Bridges the Gap.

While Drive Financial prepares the vehicle for rental income, Drive Protection can pay up to 3 months of covered past-due loan payments.

THE PAYMENTS

BORROWER FALLS BEHIND → TO 3 MONTHS OF COVERED PAST-DUE PAYMEN → RENTAL INCOME BEGINS →

THE VEHICLE

BORROWER ELECTS DRIVE FINANCIAL → RECOVER → INSPECT → REPAIR → RENT → GENERATE RENTAL INCOME →

MONTHLY PAYMENTS TO THE LENDER CONTINUE

Rental income follows payment protection.

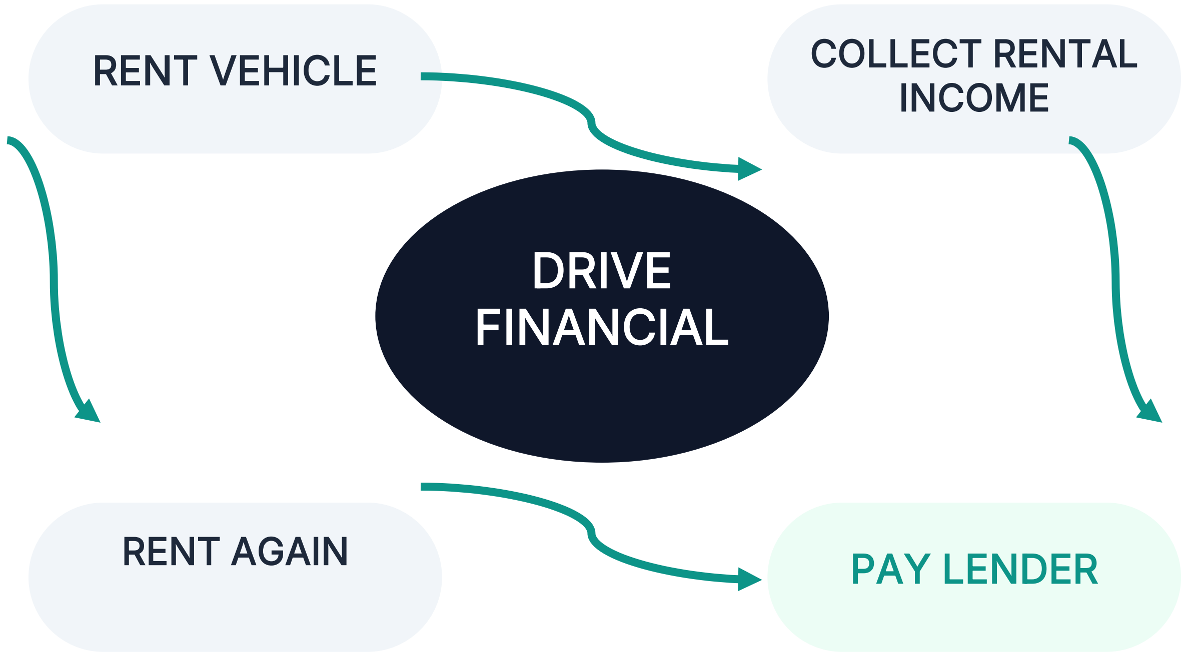
PAYMENTS FIRST. RENTAL INCOME NEXT.

Drive Protection is designed to cover the payment gap while Drive Financial gets the vehicle recovered, repaired and rented.

While Drive Financial Works on the Vehicle, Drive Protection Makes the Payments!

The Rental Platform That Generates Income to Continue Making Monthly Payments to the Lender

THE ONGOING INCOME ENGINE



01 ASSIGN THE VEHICLE

Assign the rental-ready vehicle to a qualified operator within the nationwide rental network.

02 MAXIMIZE OPPORTUNITIES

Offer across multiple rental platforms and direct booking channels to maximize utilization and rental income.

03 GENERATE & COLLECT

Drive Connect manages booking activity and rental operations; Drive Financial administers the revenue.

04 CONTINUE PAYMENTS

Rental income is used under the Drive Financial Program to make agreed monthly lender payments.

TRADITIONAL MODEL

Vehicle → Auction → One-Time Sale → Loss

DRIVE FINANCIAL

Vehicle → Rental → Recurring Income → Monthly Payments to Lender

Don't Sell the Vehicle at a Loss. Put It to Work Making the Monthly Payments.

MARKET OPPORTUNITY

The U.S. Auto Finance Market

Lender segments with meaningful exposure to default, repossession costs and collateral-management complexity.

BANKS

~$190B

Largest overall lender segment; strong share gains in both new and used vehicle financing.

CREDIT UNIONS

~$145B

Steady, growing share driven by member relationships and competitive used-vehicle rates.

CAPTIVE FINANCE

~$210B

Majority share of new-vehicle financing through manufacturer incentive programs.

INDEPENDENT / NON-PRIME

~$155B

Higher-risk segment with the greatest exposure to default and repossession costs.

TOTAL ANNUAL U.S. AUTO FINANCE ORIGINATIONS

$630 Billion originated by 30 lenders

A large addressable market for lender-focused operating solutions.

Figures are approximate, based on widely cited industry estimates and lender market-share reporting (Experian State of the Automotive Finance Market).

INITIAL TARGET MARKET

Approximately 30 Major Lenders. $630 Billion. 3 Million Repossessions Annually.

A disciplined go-to-market focus on the lenders with the most collateral risk and the most to gain from a complete operating solution.

~30

Major U.S. auto finance lenders in the initial target market

~$630B

Approximate annual loan originations among target lenders

3M

Approximate annual vehicle repossessions in the U.S.

WHY THIS MARKET

Drive Financial is not pursuing the entire market. It is pursuing major lenders that originate the most loans, carry the most collateral risk, and have the most to gain from a complete operating solution.

TWO PATHS AFTER A BORROWER DEFAULTS

SAME DEFAULT. TWO VERY DIFFERENT FINANCIAL OUTCOMES.

THE AGE-OLD MODEL

REPOSSESS. AUCTION. LOSE MONEY.

Borrower stops making payments
↓
Lender stops receiving monthly payments
↓
Locate and repossess vehicle; pay transportation and storage costs
↓
Sell or auction vehicle, often below loan balance
↓
Pursue borrower for deficiency

LENDER TAKES THE LOSS

THE DRIVE FINANCIAL ALTERNATIVE

KEEP GETTING PAID.

Borrower stops making payments
↓
Drive Protection makes up to 3 months of covered past-due payments
↓
Lender offers the Drive Financial alternative; borrower voluntarily enters
↓
Drive Financial recovers, inspects and repairs vehicle
↓

LENDER MINIMIZES THE LOSS AND CONTINUES GETTING PAID

Why spend money to repossess and sell the vehicle at a loss when the vehicle can generate rental income to continue making monthly payments to the lender?

Drive Financial Remains in the Center — and Accountable to the Lender.

WHY THE ECONOMICS ARE BETTER

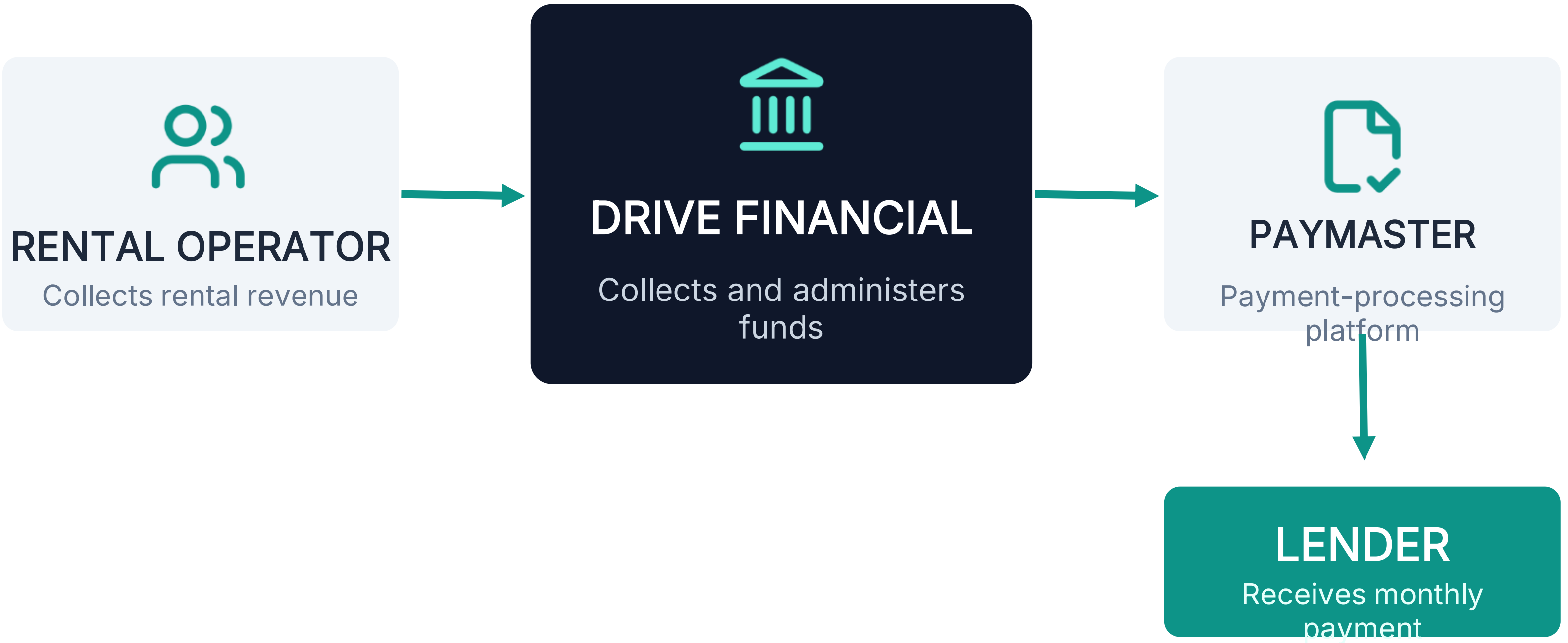
AUCTION

One-time liquidation → expenses → discounted sale → lender loss.

DRIVE FINANCIAL

Recurring rental income → continuing monthly lender payments → potential satisfaction of financing obligation.

HOW THE MONEY GETS TO THE LENDER



One Relationship. One Point of Accountability. Drive Financial.

Drive Financial Doesn't Hand Off the Problem. We Remain in the Center Until the Problem Is Solved.

WHO BENEFITS & HOW

WHY DOES EVERYONE SAY YES?

Drive Financial manages the entire borrower-authorized solution and remains accountable to the lender.

THE LENDER — Minimizes Losses. Keeps Getting Paid.

Covered past-due payment protection, reduced disposition costs, rental-income payments, and one accountable relationship.

THE BORROWER — Gets a Better Alternative to Repossession.

Voluntarily chooses the program, avoids the credit damage associated with repossession, preserves a path back to the vehicle, or a path to its residual value after payoff.

DRIVE FINANCIAL

MANAGES THE ENTIRE SOLUTION

THE RENTAL OPERATOR — Adds a Revenue-Producing Vehicle.

Receives rental-ready inventory without purchasing it, generates revenue and remits required payments to Drive Financial.

GLOBAL DRIVE ECOSYSTEM

Specialized capabilities coordinated by Drive Financial.

The Lender Gets Paid. The Borrower Gets Another Chance. The Rental Operator Gets a Revenue-Producing Vehicle. Drive Financial Makes It All Work.

THE OPERATING PRINCIPLE

We Don't Sell Products. We Solve Problems.

Business is about only two things — people and money.

We solve lenders' financial problems. The money follows.

Every Drive Financial capability, operating company and relationship is designed to improve the lender's financial outcome.

STRATEGIC DIFFERENTIATION

Drive Financial Is Not a Vendor. It Is a Complete Operating Solution.

Not a repossession company

Drive Financial coordinates recovery. It does not perform it.

Not a collections agency

Drive Financial manages financial recovery. It does not collect debts.

Not a technology platform

Technology is a supporting tool, not the offering itself.

Not a consulting firm

Drive Financial operates the platform. It does not advise on it.

Drive Financial is a complete operating solution — a new category in auto finance default management.

Building the Platform at Scale

A phased path from operating architecture to measurable lender performance and industry standardization.

1

ESTABLISH

Platform architecture and operating-company structure.

2

DEVELOP

Initial lender relationships; demonstrate platform performance.

3

SCALE

Platform capabilities and expanded lender portfolio.

4

STANDARDIZE

Industry standard for auto loan default management.

STRATEGIC OBJECTIVE

Become the complete operating solution that every major auto finance lender relies on.

A Board-Level Relationship Built on Financial Outcomes

CEO / CFO / CHIEF CREDIT OFFICER
Executive-level engagement

STRATEGIC ALIGNMENT & ACCOUNTABILITY
Financial outcomes and continuous improvement

PLATFORM PERFORMANCE REPORTING
Transparent, measurable program visibility

The conversation is about portfolio performance — not vendor services.

- Strategic alignment and performance accountability
- Platform performance reporting, not individual vendor activity
- Continuous improvement supported by operating visibility
- A relationship built on financial outcomes, not contract terms

Executive Alignment. Platform Accountability. Measurable Financial Outcomes.

A Better Alternative to the Age-Old Repossession & Auction Model.

When a borrower falls behind, Drive Financial offers a better financial outcome.

THE COMPLETE SOLUTION

INSURE PAYMENTS → RECOVER → REPAIR → RENT → GENERATE INCOME → PAY LENDER

DRIVE FINANCIAL REMAINS ACCOUNTABLE FROM BEGINNING TO END.

START WITH A PILOT.

Select a limited number of qualifying loans and vehicles. Drive Financial will implement the complete program and measure the results.

Past-Due Payments Covered • Recovery & Repair Time/Cost • Rental Utilization & Income • Monthly Payments to Lender

Same Default. Better Financial Outcome.

Let's Prove It With a Pilot.

APPENDIX

Supporting Market & Lender Information

Representative target-lender context, market-scale support and methodology.

APPENDIX A-1

Initial Target Market — Approximately 30 Major U.S. Auto Finance Lenders

A concentrated group of lenders representing substantial enterprise scale and meaningful exposure to defaults, repossessions and collateral losses.

MAJOR BANKS

9 lenders | ~ $500B enterprise revenue

JPMorgan Chase
Bank of America
Wells Fargo
Capital One Financial
U.S. Bancorp
PNC Financial Services
Truist Financial
Huntington Bancshares
Fifth Third Bancorp

CAPTIVE FINANCE

9 lenders | ~ $76B enterprise revenue

GM Financial
Ford Motor Credit
Toyota Financial Services
Honda Financial Services
Hyundai Capital America
Nissan Motor Acceptance
BMW Financial Services
Mercedes-Benz Financial Services
Volkswagen Credit

INDEPENDENT / NON-PRIME

7 lenders | ~ $26B enterprise revenue

Ally Financial
Santander Consumer USA
Westlake Financial
Credit Acceptance
Exeter Finance
Global Lending Services
Bridgecrest

CREDIT UNIONS

5 lenders | ~ $28B enterprise revenue

Navy Federal Credit Union
Pentagon Federal Credit Union
America First Credit Union
SchoolsFirst Federal Credit Union
Alliant Credit Union

Source: user-supplied Appendix A. Revenue figures are preliminary, approximate annual **enterprise revenues**—not automotive-finance originations—and are included to indicate target-institution scale.

APPENDIX A-2

Target Lender Market Detail

Evidence base from Appendix A: aggregate preliminary estimates are shown; lender-level fields are not inferred where the source did not substantiate them.

REPRESENTATIVE INSTITUTIONS	COMBINED ENTERPRISE REVENUE	PRELIM. AUTO-LOAN BALANCES	PRELIM. FINANCED VEHICLES
~30	~$630B	$1.0–$1.2T	40–50M
Named lender universe	Not auto-finance originations	Target-universe estimate	Derived from Appendix A assumptions

REPRESENTATIVE TARGET GROUP	TYPE	APPROX. ANNUAL ORIGINATIONS	PORTFOLIO / RECEIVABLES	REPOSSESSIONS / EXPOSURE
9 Major Banks	Bank	Not substantiated lender-by-lender	Not substantiated lender-by-lender	Not substantiated in Appendix A
9 Captive Finance Companies	Captive	Not substantiated lender-by-lender	Not substantiated lender-by-lender	Not substantiated in Appendix A
7 Independent / Non-Prime Lenders	Independent	Not substantiated lender-by-lender	Not substantiated lender-by-lender	Not substantiated in Appendix A
5 Major Credit Unions	Credit Union	Not substantiated lender-by-lender	Not substantiated lender-by-lender	Not substantiated in Appendix A

Appendix A supports a target-universe view, not a lender-by-lender operating-volume database. The 16–20M annual newly financed-vehicle estimate is preliminary and requires lender-by-lender validation.

Drive Financial does not need broad market penetration. A relationship with even a small number of these lenders can create significant program volume.

U.S. Auto Finance Market & Repossession Opportunity

Market context, target-lender segmentation, and the methodology behind the deck's planning-scale figures.

U.S. MOTOR-VEHICLE LOANS	ACTIVE AUTO-FINANCE ACCOUNTS	NEW MONTHLY ORIGINATIONS	ESTIMATED REPOSSESSIONS
$1.562T	>100M	$63B	3M
2025 year-end; Federal Reserve G.19 [1]	Q3 2024; CFPB auto-finance report [2]	April 2024; CFPB context measure [2]	2025 estimate cited by CFPB [3]

REPRESENTATIVE TARGET-LENDER SEGMENTS — APPENDIX A

MAJOR BANKS	CAPTIVE FINANCE	INDEPENDENT / NON-PRIME	CREDIT UNIONS
9 representative institutions — ~$500B preliminary enterprise revenue [4]	9 representative institutions — ~$76B preliminary enterprise revenue [4]	7 representative institutions — ~$26B preliminary enterprise revenue [4]	5 representative institutions — ~$28B preliminary enterprise revenue [4]

SOURCES & METHODOLOGY

- The deck's approximately $630B annual-originations figure is a **broad planning range**. CFPB reported $63B in new monthly originations as of April 2024; annualizing that single-month context measure yields roughly $756B and is not a reported full-year total. [2]
- The deck's 3M repossession figure should be treated as a **directional planning / exposure range**, not an official completed-repossession count. CFPB cited a 2025 estimate of 3M and notes detailed public repo data are limited. [2] [3]
- Appendix A category revenue totals are preliminary aggregate enterprise revenues, not auto-finance revenue or originations. Lender-level originations, receivables and repossession exposure require separate validation. [4]

[1] Federal Reserve G.19, Aug. 7, 2026. [2] CFPB, Repossession in Auto Finance, Jan. 23, 2025. [3] CFPB, Supervisory Highlights, 89 FR 83842, Oct. 18, 2025. [4] User-supplied DriveFinancial-AppendixA-30Lenders, 2025 preliminary estimates.