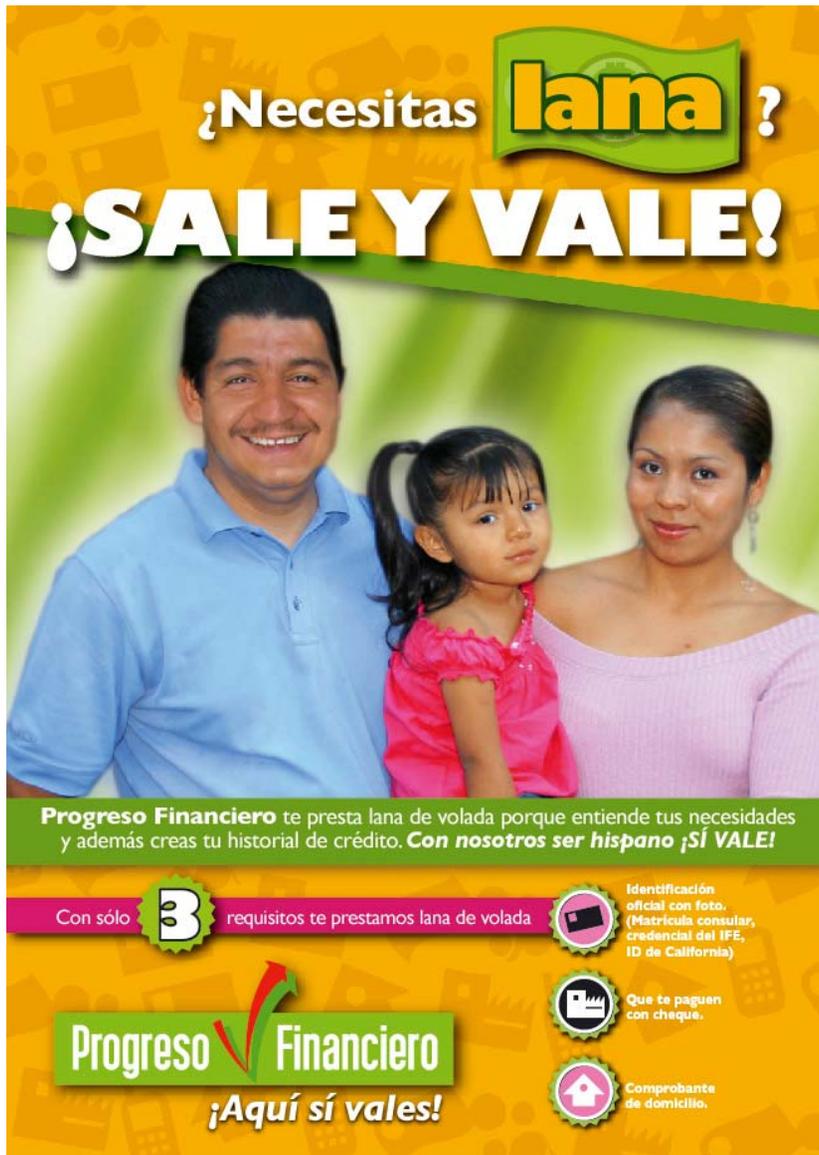


PF provides \$500-\$5,000 Personal Loans to Hispanics



¿Necesitas **lana** ?
¡SALEY VALE!

Progreso Financiero te presta lana de volada porque entiende tus necesidades y además creas tu historial de crédito. **Con nosotros ser hispano ¡SÍ VALE!**

Con sólo **3** requisitos te prestamos lana de volada

- Identificación oficial con foto. (Matrícula consular, credencial del IFE, ID de California)
- Que te paguen con cheque.
- Comprobante de domicilio.

Progreso  Financiero
 ¡Aquí sí vales!

"...Progreso Financiero will lend you money because we understand your needs, value you and can help you create a credit history.

With only 3 requirements (ID, pay stub, and proof of address), we can lend you money quickly..."

OUR MISSION

- Help customers by giving them **access** to credit
- Build a highly profitable, **enduring** business in process

Marketing: Go to customers and provide credit locally

Personal Loans inside Hispanic Supermarkets



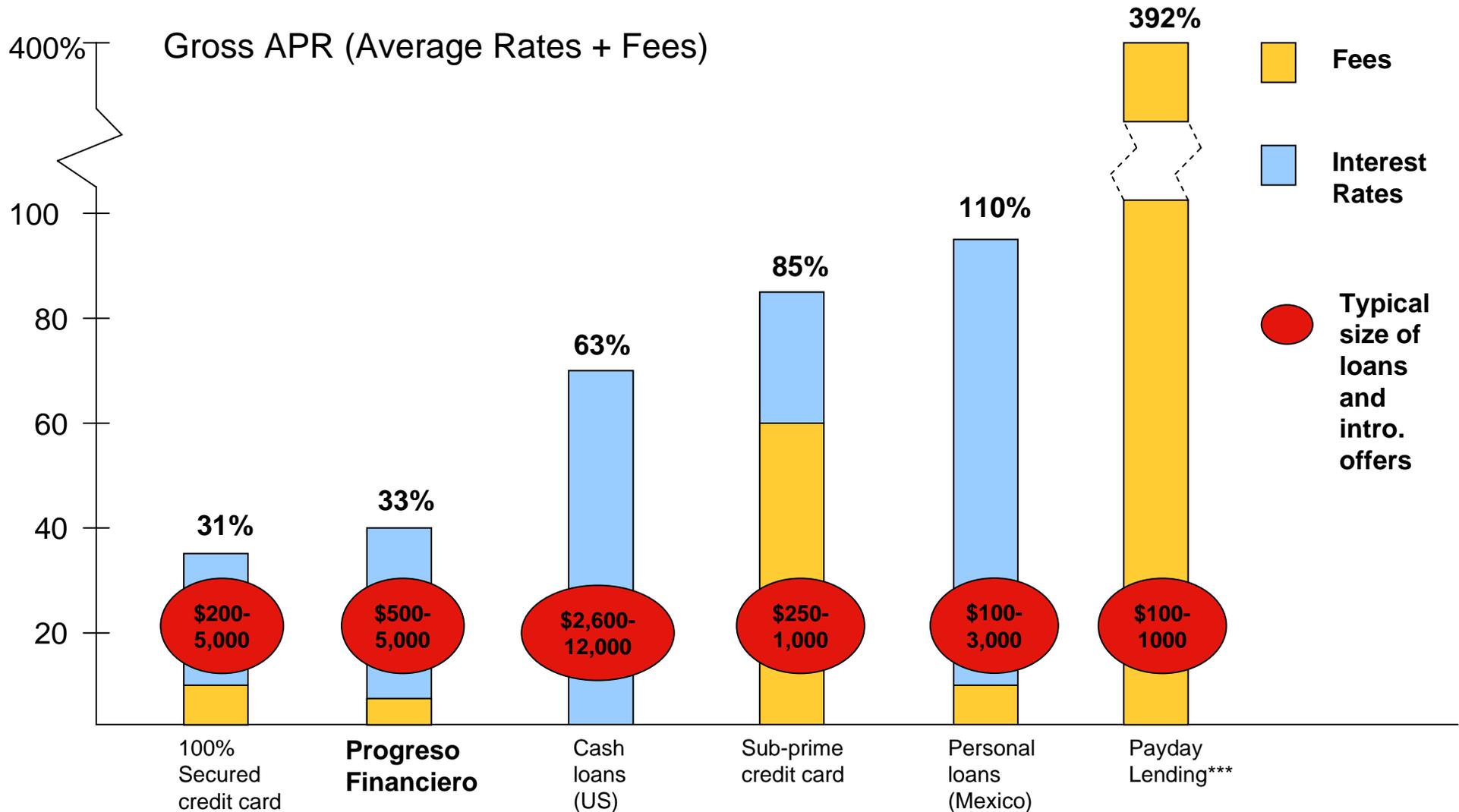
Personal Loans inside Money Transfer Stores and Latino Pharmacies



Distribution Strategy and Growth:

- Instead of sending direct mail, go to where customers congregate, live and trust
- Currently, 9 locations with plans to grow to 20 by year end

APR and Fee Comparison: PF is the best alternative



Source: Company direct mail and marketing offers; PF analyses

Our Customer, "Jose Progreso"

Demographics:

- **Monthly Income = \$2,280**
- **Years in US = 12.2 years**
- **Years at Job = 3.3 years**

- Male = 77%
- Female = 23%
- 1.6 Dependents living w/ them
- 1.0 Depending not living w/ them

- **70% Bank Account**
- 2% Mortgage

- **49% Matricula Consular**
- 36% ITIN

- **73% of Matricula file tax returns**



*"I had to send my daughter to Mexico for medical treatment. The loan helped me buy my daughter's plane ticket and to cover some medical expenses for her in Mexico...Nothing is more important than my daughter...Thank you very much." **Cecilia, supermarket clerk, \$1000 loan***