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CUDL, MANHEIM ANNOUNCE FURTHER ROLL-OUT OF MAFS ADVANTAGE PROGRAM

Program provides credit unions with opportunity to mitigate losses and grow vehicle lending market share through the independent dealer channel

Rancho Cucamonga, CA, November 20, 2008 – CUDL (www.cudl.com), which administers the nation's largest point-of-sale and indirect lending network for credit unions, along with Manheim Financial Services (MAFS), has announced the further roll-out of the MAFS Advantage program.

Through a partnership between CUDL and MAFS, the MAFS Advantage program opens the door for credit unions to partner with the 15,000 independent dealers that MAFS serves nationwide. As a result, credit unions have a major new channel to further grow their market share in the vehicle finance arena. For independent dealers, this program provides a significant new financing source at a time when many banks and financial institutions are pulling back from the marketplace.

CUDL has confirmed that the MAFS Advantage program has been successfully rolled out to a number of markets, including California, North Carolina, Utah, Washington and Oregon. CUDL plans to expand the program into more U.S. markets throughout the remainder of 2008 and into 2009.

MAFS Advantage gives credit unions a viable option for building their vehicle lending portfolio, by making it more advantageous to partner with independent dealers. Credit unions benefit from the protection and security features the program offers, which guarantee vehicle title, ensure vehicle trade-ins are paid off, and that all vehicle registration paperwork is successfully handled through each state's motor vehicle department.

The program also provides support to credit unions in the way of real-time dealer intelligence, allowing credit unions real-time access to dealers' financial performance at vehicle auctions. Additionally, through the partnership between CUDL and MAFS, credit unions' lending programs will be marketed by MAFS through the MAFS Advantage program.

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“This program is designed to help independent dealers better compete in today’s challenging environment by taking advantage of credit union financing that is more readily available,” said Kathy Decker, MAFS vice president and general manager. “Manheim has a strong relationship with independent dealers and is pleased to help facilitate closer working relationships with credit unions.”

Beyond MAFS Advantage, MAFS offers a range of services, including inventory financing for independent car dealers, wholesalers and rental dealers, as well as insurance services and a receivables funding program.

“We’re excited to offer a program that provides the additional security and confidence credit unions need to successfully expand their auto loan market share,” said Mike James, vice president of strategic initiatives, lending, and training at CUDL. “The MAFS Advantage program provides credit unions a safe in-road to the independent dealer marketplace, opening a new channel for credit unions to grow their auto loan portfolios.”

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About Manheim

Manheim (www.manheim.com) is the world’s leading provider of vehicle remarketing services. Through its wholesale operating locations and array of technology products, Manheim impacts every stage of a used vehicle’s life cycle, helping commercial sellers and automobile dealers realize the full value of their vehicles.

The company’s operating location services include reconditioning, certification, inspections, dealer financing, transport, title management and marshaling, among others. Manheim is also the leader in vehicle remarketing technology, using its online tools to connect buyers and sellers around the globe to the world’s largest, most comprehensive wholesale marketplace. In 2007, Manheim handled nearly 10 million used vehicles, facilitating transactions representing more than \$59 billion in value.

About CUDL

Based in Rancho Cucamonga, California, CUDL® (CU Direct Corporation) is the leader in indirect lending services for the credit union industry. CU Direct Corporation administers both the CUDL and DecisionApp programs, which allow members to receive credit union financing at the auto dealership through an automated decisioning system. As a Credit Union-owned Service Organization, CUDL develops custom applications, training and marketing programs to help credit unions achieve their indirect lending goals. Participants include more than 9000 dealerships and 670 credit unions in over 45 states nationwide. For more information on CUDL, visit www.cudl.com. Credit union members can find all the latest CUDL AutoSMART auto buying and research tools at: www.cudlautosmart.com.