

## **Dealers' Financial Services Deploys Integrated Loan Management System to Drive Down Cost Per Loan and Improve Service and Operational Efficiency**

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MINNEAPOLIS, June 17, 2008:

Dealers' Financial Services, LLC (DFS), a leading provider of consumer financing, has deployed Daybreak, a loan origination, servicing and collections platform from banking technology provider i-flex solutions (Reuters: IFLX.BO & IFLX.NS).

Daybreak is DFS' new platform for servicing new loans under the company's Military Installment Loan and Educational Services (MILES) program, established in 2001 to assist and protect active duty military personnel when purchasing an automobile.

DFS deployed Daybreak as its origination, servicing and collections platform to help drive down the cost per loan and improve overall operational efficiency by automating core processes and enabling greater visibility into the loans it manages.

DFS' primary business is lending to the military. It developed the MILES program to assist junior enlisted service members with no credit history, limited income and worldwide mobility. Many military personnel find it difficult to access loans from banks and credit unions, leaving them with high rates for vehicles of questionable quality.

The MILES program helps military personnel obtain quality vehicles from a national certified dealer network and financing from U.S. Bank, the sixth largest commercial bank in the United States. MILES-certified dealers meet numerous standards with regard to pricing and condition of vehicles sold through the program. To ensure compliance, each transaction is audited.

Daybreak is a comprehensive consumer lending system that automates all aspects of financing, from origination to servicing and collections. It is designed to help finance companies, credit unions manage consumer loan portfolios, including those for automobiles, recreational vehicles, boats, motorcycles, home improvement, home equity lines of credit and other specialty finance requests, efficiently and cost effectively. The fully web-enabled application is scalable, user-configurable and user-friendly.

Supporting Quotes

"Compared to other major software vendors, the enterprise-wide solution provided by Daybreak helped speed the replacement of our legacy systems to enhance efficiency and ease of operations. It will increase the speed of our funding, the diversity of our products and our ability to provide better customer service. We were impressed by the responsiveness and flexibility of the Daybreak team in configuring the solution to meet our needs," said Sherri L. Helmond, Senior Vice-President at DFS.

"Deployment of Daybreak at Dealers' Financial Services will help to advance the company's mission of providing quality products, affordable financing and personalized service to active military personnel," George Thomas, Vice-President, Lending Solutions at i-flex solutions said. "Daybreak will allow the company to automate core processes

and more effectively manage its new loans, which, in turn, help to drive down servicing costs."

Supporting Resources:

Daybreak: <http://www.iflexsolutions.com/iflex/solutions/daybreak.aspx>

Dealers' Financial Services, LLC / MILES Program: [www.usmilles.com](http://www.usmilles.com)

About i-flex solutions

i-flex® solutions (Reuters: IFLX.BO and IFLX.NS), majority owned by Oracle, is a world leader in providing IT solutions to the financial services industry. Its strategy for financial services addresses the challenges that financial services institutions are faced with today. Its range of applications software, custom solutions and consulting services enable financial institutions to cut costs, respond rapidly to market needs, enhance customer service levels and mitigate risk.

i-flex solutions has sought regulatory and share holder approval to change its name to Oracle Financial Services. Together, Oracle and i-flex solutions offer financial services institutions the world's most comprehensive banking applications and technology footprint to address complex IT and business requirements.

i-flex and FLEXCUBE are registered trademarks of i-flex solutions. Daybreak, Mantas and Reveleus are trademarks of i-flex solutions and are registered in several countries. All other company and product names are trademarks of the respective companies with which they are associated.

About Dealers' Financial Services, LLC / MILES Program

Dealers' Financial Services, LLC (DFS), a leading provider on consumer financing, developed the MILES Program in 2001 to assist Active Duty Military Service Members with obtaining a quality vehicle from a National Certified Dealer Network and financing from a national bank. DFS is currently a leader in providing solutions for automotive loans to the military community.

For more information about DFS or the MILES Program visit: [www.usmilles.com](http://www.usmilles.com).

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