

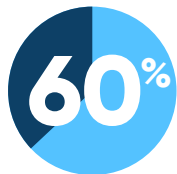
WESTCREEK FINANCIAL IS NOW KOALAFI!

Why retailers rely on Koalafi to grow their businesses

Koalafi makes it easy for more people to get the things they need now, whether they have great credit or are just getting started.¹



1. Reach new customers:



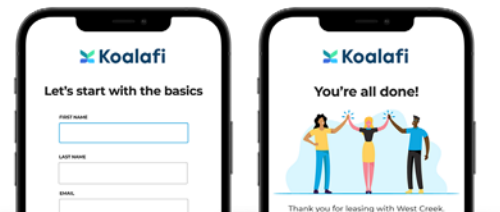
Of US consumers are looking to pay for big purchases over time.²



If you aren't offering a wide variety of pay over time plans to customers from all financial backgrounds, you're leaving sales on the table.

2. Simplify sales with one application:

One simple application, whether your customer has excellent or no credit³. No confusing waterfalls or multiple applications to juggle. We'll serve up the best fit financing options for them.



3. Keep customers coming back:

On average, 8/10 customers are approved, and they'll love our easy application process⁴. We'll run marketing campaigns to customers who don't use their full approval amount to send them back to your business.

It's easy for your customers to apply and get approved:

- Send a shopper an apply link via text or email.
- Customers can apply on their own device and get a decision in seconds.
- We'll present clear and simple terms upfront so there are no surprises.
- Your customers can always pay off early and save.

Our reviews speak for themselves:

This company has been a game changer for us. We have captured thousands and thousands of dollars in sales we had been missing out on. I love the fast response when I have to call customer service and the customer service reps are always very helpful and friendly.

74 NPS*

★★★★★
4.7 stars on Google⁵

*50 is considered exceptional



For Additional Details, Contact Your K&M Tire Sales Representative.

¹Koalafi offers Lease-to-Own and Lending solutions. Loans issued by The Bank of Missouri, serviced by Koalafi.²Koalafi, Survey & Market Research Findings, 2017, America's Research Group, Ltd. ³We do perform a credit check on the customer as a part of our application process. ⁴High approval rates are based on Koalafi products only. The Bank of Missouri does not offer Lease-To-Own solutions. ⁵Based on the Google reviews of Koalafi as of 7/20/2021. This rating may change over time.