



CORPORATE OVERVIEW

555 Zoot Enterprises Lane Bozeman, MT 59718 406-556-8977 Fax 406-587-8414 www.zootweb.com

Zoot Enterprises, Inc.

www.zootweb.com

Headquartered in Bozeman, Mont., Zoot Enterprises offers advanced instant credit decisioning, loan origination and credit risk management solutions to large financial institutions. In 1990 Chris Nelson, founder and CEO of Zoot, recognized the need for lenders to access data from multiple credit bureaus. Since its inception, Zoot's unique tools and services approach has significantly changed the financial services industry through providing clients with flexible solutions that increase business user control, conserve capital and improve performance.

As the first technology provider to offer a PC-based credit retrieval system (1990) that provided a dial-up connection to each of the bureaus and standardized viewing and reporting of the data, Zoot helped revolutionize the way credit decisions are made. This was the first solution to make automated credit decisioning possible at a reasonable cost. When a consumer applies for a loan, Zoot evaluates the consumer's credit against an objective standard as defined by the financial institution or the lender, accessing whatever data sources are required. Automating the decisioning process ensures that all decisions are consistent, accurate and free from subtle forms of discrimination.

Today, Zoot's core business is developing and supporting credit decisioning and loan origination solutions through configurable, scalable and reliable platforms for large and innovative U.S. financial services institutions. Designed for high performance, Zoot's secure ASP solution model processes hundreds of millions of credit transactions per year and consistently achieves premier uptime. Zoot's solutions are designed to enable clients to respond quickly to market changes and offer the right product to the right customer at the right time. Additionally, the automation of business rules and processes allows clients to increase the number of applications processed per employee, while improving lending quality, compliance, and the customer experience.

Zoot remains data-provider independent and has the ability to integrate with any data source as well as clients' existing platforms. Zoot solutions bring a wide range of data sources together in a secure, reliable network to serve leading lending institutions. Current data sources include

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Zoot Enterprises Corporate Overview, page two

credit bureaus (U.S., Canada, and Mexico), fraud data, alternative data, booking and boarding vendors, letter and business document providers, valuations, title searches, flood certifications, and other services representing hundreds of available products to support all process types. Information from any of these services can be used to make a better decision.

In 2002, Zoot constructed its current headquarters on a 35-acre corporate campus that includes a world-class hosted environment as well as highly redundant power, telecommunications, security and HVAC. Additionally, a live secondary data processing facility is located in Billings, Mont. In 2009 Zoot established a Tier 4 data center in Salt Lake City, Utah. A Tier 4 data center is considered the most robust in the industry with the lowest possibility of failures. Zoot is SAS-70 Type 1 and Type 2 compliant, and Zoot's Chief Technology Officer serves as a member of the service provider working group for the BITS Financial Services Roundtable. Zoot maintains PCI certification in response to the Payment Card Industry Data Security Standard (PCI DSS). As one of the only providers in the United States solely dedicated to credit decisioning and loan origination solutions, Zoot attracts an experienced and passionate workforce dedicated to supporting its clients.

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FACT SHEET

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Zoot provides comprehensive, robust solutions to enable its clients' unique business objectives. The company's focus on clients' needs has led to long-term relationships with the nation's most influential financial institutions. Zoot's flexible credit decisioning, loan origination and credit risk management solutions increase business user control and conserve capital while improving performance for innovative U.S. banks. Zoot processes hundreds of millions of credit transactions each year through its reliable, secure and scalable ASP solution model.

Corporate Headquarters: Bozeman, Montana

Founded: 1990

Executive Officers: Chris Nelson, Chief Executive Officer
Dennis Dixon, President
Bill Hargas, Chief Financial Officer
Tony Rosanova, Chief Technology Officer
Edward G. Rice, General Counsel
Erik Schmidt, International Operations
Ruth Kronfuss, Human Resources Director
Paul Thielemann, Senior Vice President of Sales & Marketing
Tom Johnson, Vice President of Product Development
Warren Bauder, Vice President of Enterprise Architecture
Travis Tuss, Vice President of National Accounts
Eric Lindeen, Marketing Director

Financial: Privately held

Number of Employees: Approximately 240

Company Differentiators: Tools and services approach
Experience across the credit lifecycle
Focused area of business
Passionate team of experts
Data-provider independent

Industry Firsts: 1990 First PC-based credit retrieval
1991 First instant loan by phone
1992 First instant auto approval on credit cards
1994 First automated instant prescreen-of-one
1996 First online realtime HELOC decision
1999 First client GUI rules manager release
2000 First deployment of enterprise decisioning framework
2002 First client-side GUI to control in ASP decision engine
2003 First automated credit file modification & testing tool
2005 First comprehensive attribute editing & creation GUI
2006 First successful enterprise cross-sell framework

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2008 Four patents pending
2009 First credit risk lab

Instant Decisioning: Zoot can analyze a consumer credit request, obtain credit information from the appropriate credit bureau and/or a variety of other data sources, and make a credit decision, all in 2-10 seconds; the actual credit decision is made in just a fraction of a second.

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For additional information on Zoot Enterprises, Inc. visit the company's Web site at www.zootweb.com.

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Chris Nelson
Founder and CEO
Zoot Enterprises, Inc.

Chris Nelson, CEO and founder of Zoot Enterprises, has more than 25 years of experience in the software and financial service industries. He formed the company because he recognized a need in the financial industry to improve the quality and efficiency of the credit decisioning process. Zoot provides comprehensive credit decisioning and loan origination solutions through a SaaS solution model to innovative financial institutions, credit card issuers, and auto finance companies.

Nelson has developed several product offerings to expedite the retrieval and review of credit reports at various levels, from instant credit decisioning to loan origination systems. Under Nelson's leadership, Zoot has grown to a multimillion dollar company with long-term relationships with the nation's most influential financial institutions.

Prior to founding Zoot, Nelson worked for CFI Banker Services Group (now John H. Harland Company). During his tenure, he worked on interfaces between CFI's Laser Pro Loan Document program and their client's mainframe systems. Nelson left CFI to develop Zoot's instant credit decision engine.

Before joining CFI, Nelson worked for First Bank Systems as a systems analyst. While there, he automated many of the Bank's departmental functions.

Nelson earned two undergraduate degrees, one in Accounting and the other in Information Systems from MSU Billings (formerly Eastern Montana College).



Dennis Dixon
President
Zoot Enterprises, Inc.

Dennis Dixon, president of Zoot Enterprises, has more than 25 years of senior management experience in the technology industry. He has a strong background in growing IT service organizations and has led Zoot through a period of record client and revenue growth. He is responsible for managing all operational functions and overseeing the strategic direction of the company. Dixon's focus includes inspiring innovation, achieving unprecedented service levels, and enabling client's success through the next generation of the company's industry-leading solutions.

Prior to joining Zoot, he founded and managed EDS Montana, a software development and integration services division of EDS. At EDS his team provided a range of customized technology services, including web application development and support, as well as other IT consulting services.

Dixon filled several management positions at EDS supporting the financial, manufacturing, and health care industries. Prior to that, Dixon was with General Motors for 10 years performing management roles in information technology and materials management. Additionally, he was the founding Chairman of TechRanch, a Montana technology business incubator; Director of the Gallatin Development Corporation, a local economic development organization; and Co-founder and Manager of the Bozeman Technology Roundup.

Dixon earned a B.S. degree in Industrial Administration from General Motors Institute.



Eric Lindeen
Marketing Director
Zoot Enterprises, Inc.

Eric Lindeen is a champion for improving the lending process and helping financial institutions compete more effectively. During his time at Zoot Enterprises, he has helped lenders develop and deploy complex solutions for credit origination. His 20-plus years of experience in marketing and technology enable him to bridge the gap between business strategy and IT practice. Lindeen is now responsible for Zoot's marketing efforts and sharing Zoot's industry expertise.

Before joining the Zoot team, he managed the network and systems division at Montana State University-Bozeman. In that role, he managed 17 technical staff and oversaw a statewide network.

Lindeen also managed technology at the Los Angeles County Museum of Art for eight years. His marketing background includes consulting projects with Countrywide Mortgage and major market research projects.

Lindeen received his M.B.A. in marketing and accounting and B.S. in electrical engineering from the University of Southern California.



Tom Johnson
Vice President, Product Development
Zoot Enterprises, Inc.

Tom Johnson has 25 years of experience in designing, implementing, and managing technology solutions in banking and education. As Vice President of Product Development at Zoot Enterprises, he is the chief idea generator and develops new tools and solutions concepts. Zoot offers financial institutions the most flexible and powerful instant credit decisioning and loan origination solutions available. Johnson has demonstrated his industry expertise through speaking at financial conferences, conducting analyst briefings, and appearing in a variety of financial services publications.

Johnson has spent the last 10 years traveling to the top 50 banks in the country working with them to develop state-of-the-art custom banking solutions. He is responsible for improving Zoot's tools and services and building standard products that can be taken to the market. Johnson holds additional responsibility for Zoot's business development efforts. His goal is to bring new functionality to the market by combining Zoot's capabilities with those of Zoot's business partners.

Previously, Johnson was a technology specialist and consultant on the Montana State University campus. In that role he put together hardware and software solutions for all departments at MSU and actively managed the product mix available on campus. Prior to MSU, Johnson worked in various positions in the credit union industry. He holds a B.A. from Montana State University in Business Finance.



Tony Rosanova
Chief Technology Officer
Zoot Enterprises, Inc.

Tony Rosanova has 15 years of experience in personnel and IT management. As chief technology officer at Zoot Enterprises, Rosanova provides strategic direction to several functions. These include security, IT, delivery, production support, and the availability of Zoot's network and computer systems. Rosanova's leadership style fosters accountability, teamwork, and productivity. Therefore, a current focus of his responsibility is on aligning all of the company's resources to most effectively meet Zoot's business needs.

Rosanova ensures the company remains in compliance with industry security standards and certification requirements, facilitating the audit process and appropriate follow-up as needed. He also oversees the development, proper installation, and support of each client platform at Zoot.

In addition to serving on Zoot's Strategy Team, Rosanova is a member of numerous advisory boards and working committees within the financial services and technology industry. He is active in his community, participating in local associations including the Montana State University Computer Science advisory board and his daughters' school board.