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Auto Financial Group Signs with GPO Federal Credit Union

*New York-based GPO to offer AFG's DrivingSense™
as both direct and indirect lending option*

Houston, Texas – Auto Financial Group ("AFG"), an online provider of residual-based financing products for credit unions, announced today that it has signed an agreement with GPO Federal Credit Union ("GPO"). Under the agreement, GPO will offer AFG's DrivingSense as both a direct and an indirect lending option.

DrivingSense is a low-payment vehicle financing product that offers the lease-like benefits of a balloon loan to credit unions and their members. The DrivingSense CarBuilder™ calculator, a customized secure website, provides AFG's credit union partners and their members with the ability to "build" vehicles and compare payment terms with conventional loans in one easy process. Credit union members receive the benefit of a low payment (often as much as 40% lower than a conventional loan payment), flexible two- to six- year terms, actual ownership of the vehicle and several end-of-term options, including the lease-like option of being able to surrender the vehicle and walk away in lieu of paying the final loan payment.

DrivingSense removes the financial risk to the credit union by guaranteeing the predetermined residual value of the vehicle through third party insurance, as well as handling the vehicle's disposition at the end of the term. AFG is paid one low administration fee for each DrivingSense loan, while the credit union earns all the interest. Credit unions are protected while building an important relationship with their members.

GPO accepts members from more than 150 sponsored employee groups in communities in and around Utica, NY, including Oneida, Herkimer and Madison counties. It has been in existence for more than 75 years and today has over \$130 million in assets, and more than 20,000 members served by 50-plus employees.

"We chose DrivingSense for two primary reasons," stated John Prumo, GPO's CEO. "First of all, it is affordable. It gives our members the ability to purchase a better vehicle at a lower monthly payment while still having complete ownership of the vehicle."

"The second reason is that DrivingSense provides us with a product offering that truly brings value to our members in multiple ways."

AFG President Richard Epley responded, "We are pleased to be working with a credit union with such a rich history, and we look forward to providing their members with lower payments, as well as to helping train local auto dealers in the program."

About Auto Financial Group, Inc.

Auto Financial Group, Inc. (AFG) is a Houston-based company that provides DrivingSense™, an online residual based auto financing product for credit unions and other financial institutions across the United States. AFG removes the financial risk to the credit union by guaranteeing the predetermined residual value of the vehicle through third party insurance, as well as handling the vehicle's disposition. For more information about getting DrivingSense or connecting with a credit union offering DrivingSense, call 713-812-3333 or toll free at 877-354-4AFG, or visit www.autofinancialgroup.com.