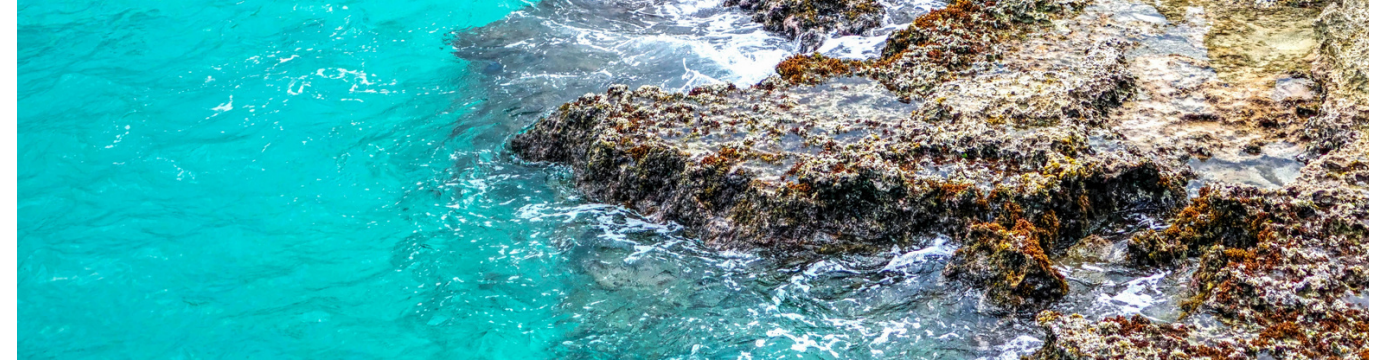


Enhancing Financial Solutions in the Vacation Industry

Presented By:

Gina Frame

Account Executive



About Us

Since 1989, Monterey Financial Services continues to be the go-to partner for businesses seeking growth in the travel industry through tailored Consumer financing solutions!

Our Services



Consumer Finance



Loan Servicing



Debt Collections



Maximizing Performance with Monterey Financial

Our services are designed to enhance portfolio performance and drive profitability.

We provide creative consumer finance solutions to optimize sales growth and cash recovery while broadening your customer base.

\$20M

Monthly Funding
Volume

\$1.1B

Delinquent Debt
Collected



Unlock Sales Potential with Down Payment Financing



Increased Affordability For Your Customers: Offering flexible down payment financing plans over 3, 6, 9, or 12 months, creating a larger consumer base of prospective timeshare owners and vacation club members with low monthly payment options.

Our down payment financing paves the way for individuals who might find the standard down payment out of reach, ensuring that the joy of vacation is a realistic goal for a wider demographic.

Opening International Doors

Eligibility: Monterey works with businesses internationally and can extend their financial solutions to U.S. and Canadian citizens to effortlessly finance their Mexico vacations. Citizens of other countries can be placed into Loan Servicing assuming their contracts are written with USD.



Financial Flexibility



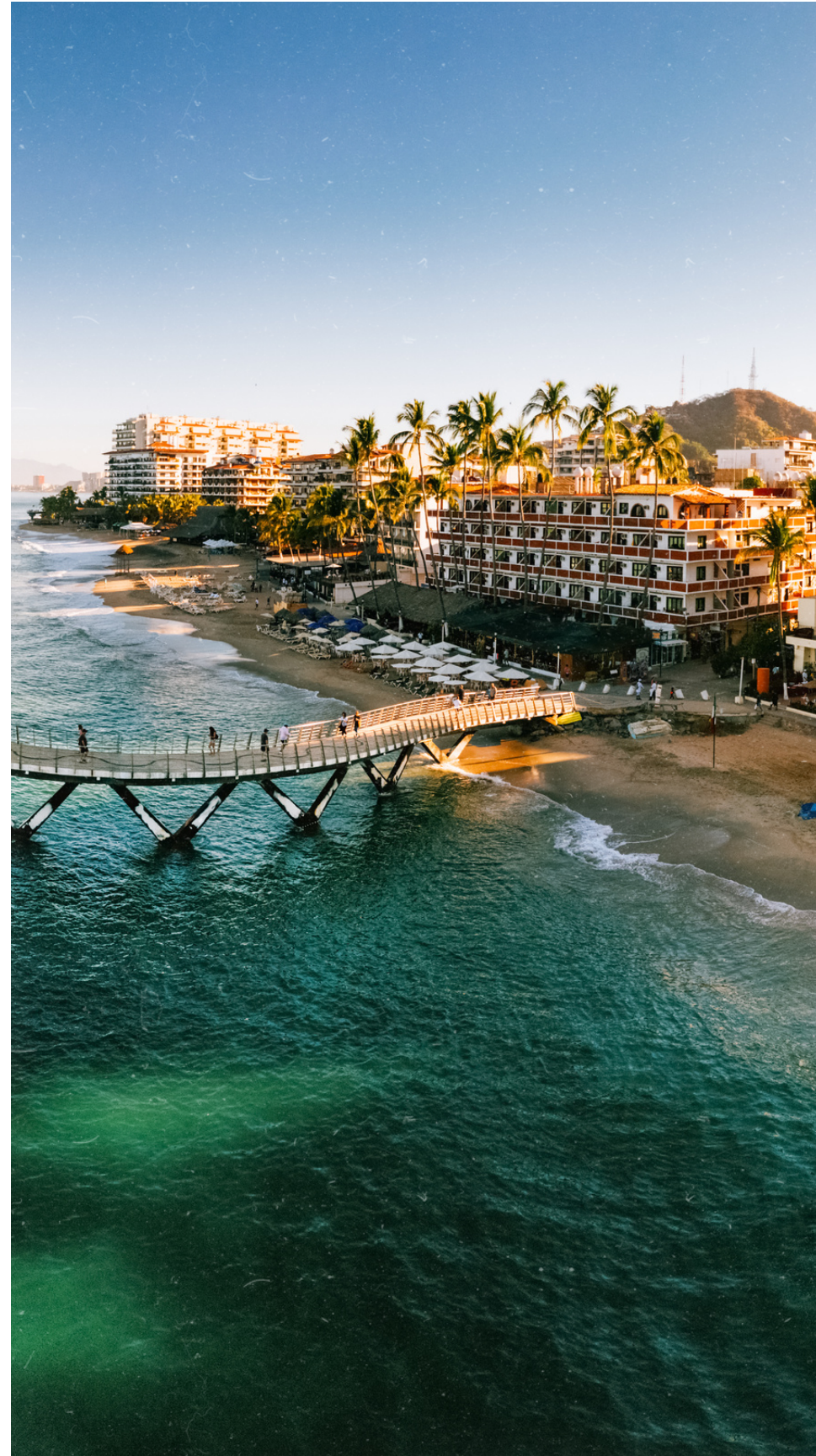
Global Accessibility



Enhancing Affordability

Trusted and Reliable Loan Servicing

- Monterey is equipped to service all contracts in USD, ensuring a streamlined management process.
- Leveraging our decades of experience in the vacation industry, we offer impeccable contract servicing solutions that enhance operational efficiency and customer satisfaction while lowering your operating costs.



Industry Leading Collections

Monterey employs the most skillful and experienced collectors in the industry, which translates to more cash collected from your delinquent debt portfolio. We tailor our collection strategies to align with each individual businesses' needs, ensuring optimal recovery while preserving customer relationships.



Maximize Recovery



Strengthen Business Continuity



Contingency Based Collection Fees



Partnering with Monterey Financial for Success



INDUSTRY
TRUSTED



DIVERSE
FINANCIAL
OPTIONS



OVER 30 YEARS
OF EXPERIENCE

GINA FRAME
ACCOUNT EXECUTIVE



MONTEREYFINANCIAL.COM

AS SEEN IN:

INSIDER **Forbes**

SAN DIEGO BUSINESS JOURNAL

CR Consumer Reports **NEW YORK POST**

INTERNATIONAL BUSINESS TIMES

U.S. News & WORLD REPORT **yahoo!**
finance

USA TODAY
MarketWatch