



Helping working people get ahead.

THE NEWSLETTER

April 2022

"I WAS A GHOST..."

NOTE FROM FOUNDER AND CEO, JOSH MINSKY

I faced a lot of rejection growing up, so when I turned eighteen and went to lease a new car I didn't expect anything different. My first car, a beloved beat up Mazda with peeling paint, rejected me when the air conditioner stopped working after I drove over a speed bump. But, it didn't deter me. As an entrepreneur, every "no" was like fuel to try harder. I walked into the dealership knowing that somehow I would be driving off in my new car. I was working at a good job, I paid my rent on time every month, and I couldn't see a reason not to get approved for a car loan. That "no" at the dealership hit me hard. The salesperson told me, "You're a ghost!" I barely had credit history and car loans seemed to work on credit. Hence the term "ghost." It seemed deeply unfair to me. I was an embarrassed teenager and my dad came around and cosigned for me. I was bummed. I was independent, but the dealership couldn't see that!

A couple of weeks ago, a couple of us Suretys team members flew out to Texas to meet with one of our dealer and lender partners. On the ground, the Suretys impact is so apparent. Every new person that joins the "PlusOne club" is grateful for the transparency Suretys is bringing to the auto market. "I was a ghost!" a customer there told me. "Now, I'm more than my credit score!" It's full circle for me. I've been on the other side and know how the disheartening rejection is. At Suretys, we want everyone to win. We want to be the "yes" that you deserve.



Josh Minsky,
Founder and CEO



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LATEST NEWS

April 2022



HERE'S WHAT'S BEEN GOING ON AT SURETYS...

Suretys Gets a Texas Thumbs Up

April 6th LUFKIN, TEXAS -- Suretys CEO, Josh Minsky, and COO, Ed Bolles, flew out to Texas to visit one of our dealer partners at Raceway Motors. They also stopped by lender partners, Doches Credit Union and got a big Texas welcome. Every day there are more people joining the PlusOne club and getting into cars at rates they can afford. With Suretys, the dealer, lender, and the customer ALL win.

New Partnerships in The Works

Suretys is partnering with an national lender and new dealers. Stay tuned for exciting news and info soon!

Customer Experience + #GoTeam

Minutes! That's how easy it is to apply and get approved. We're constantly updating our technologies to integrate with online retail channels so you can grab a coffee and a car in the same day.

We are also excited about expanding our team, who make this all possible!



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DEAR SURETYS...

April 2022



Car conundrum? Write to us at info@suretys.com.

Dear Suretys,

I'm a college student and I really want a car to drive to work after school. My parents are starting a new business and I can't ask them to cosign on a car for me. I have a thin credit file and if I buy a used car, I'm worried the interest rate and monthly payments will put me in debt. How do I know if Suretys would approve me?

-Dreaming of New Car

Dear Car Dreamer,

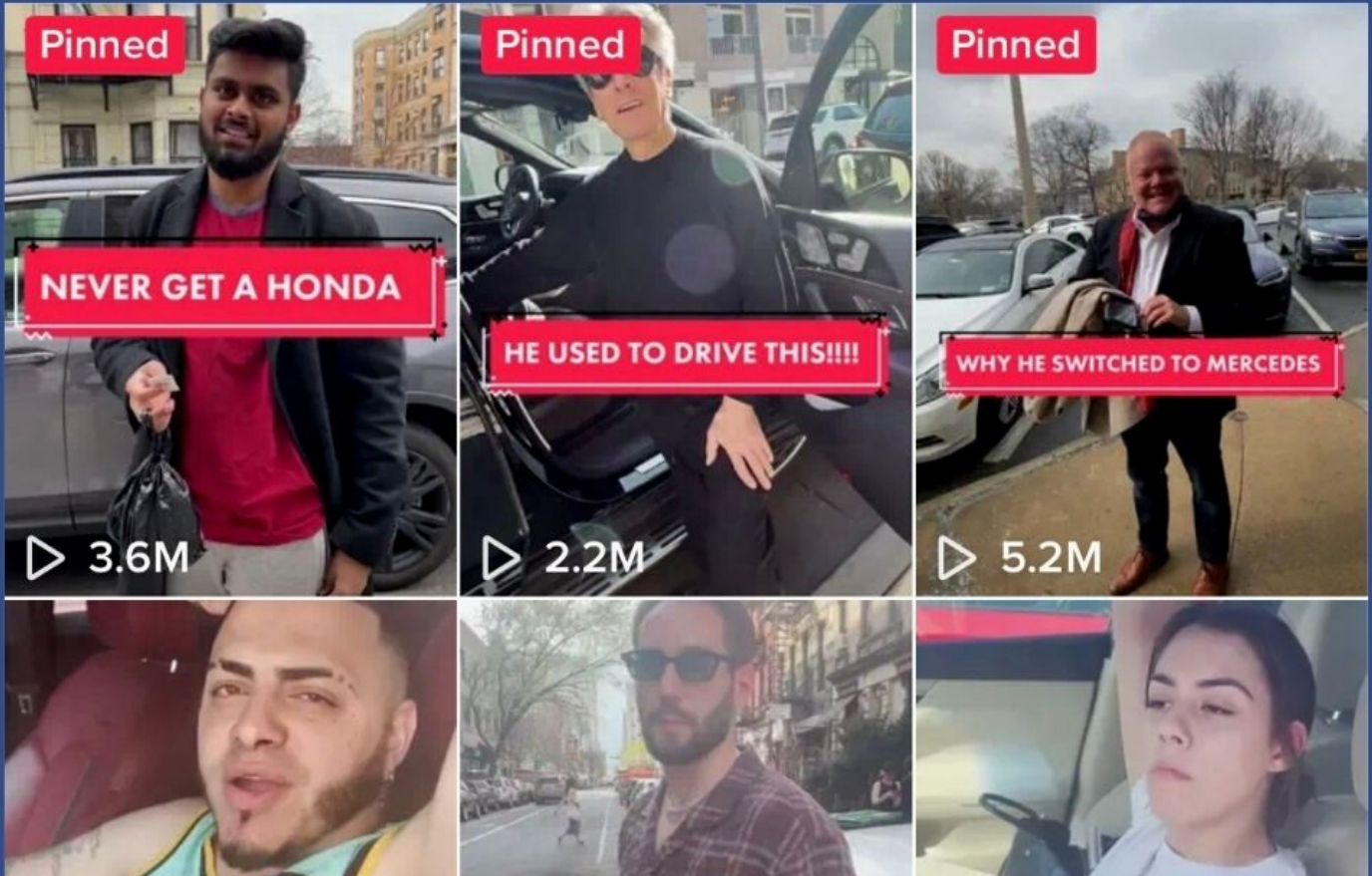
Thanks for writing in! You're in luck! Suretys sees beyond your credit score. Our algorithm is based on you, your money, and your spending. Your approval is based on your financial history, not some old school scoring system. At Suretys, our goal is to help working people get ahead and behind the wheel! We want to help you get the best rate, save money, and build credit. We want to help you get your best start in life and we don't want to hold you back. Dream no more!



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JOIN THE MOVEMENT!

April 2022



SURETYS IS VIRAL ON TIKTOK!

Our followers have been loving our videos on TikTok and the Suretys First Car Movement is going strong! 800+ people have joined so far! (check out the movement map on the next pg).

SIGN UP TODAY on [Plusone.suretys.com](https://plusone.suretys.com) or tap the link in our TikTok bio to JOIN THE MOVEMENT and help us get to you sooner!

Follow us on social media
@Suretys to
get exciting updates!

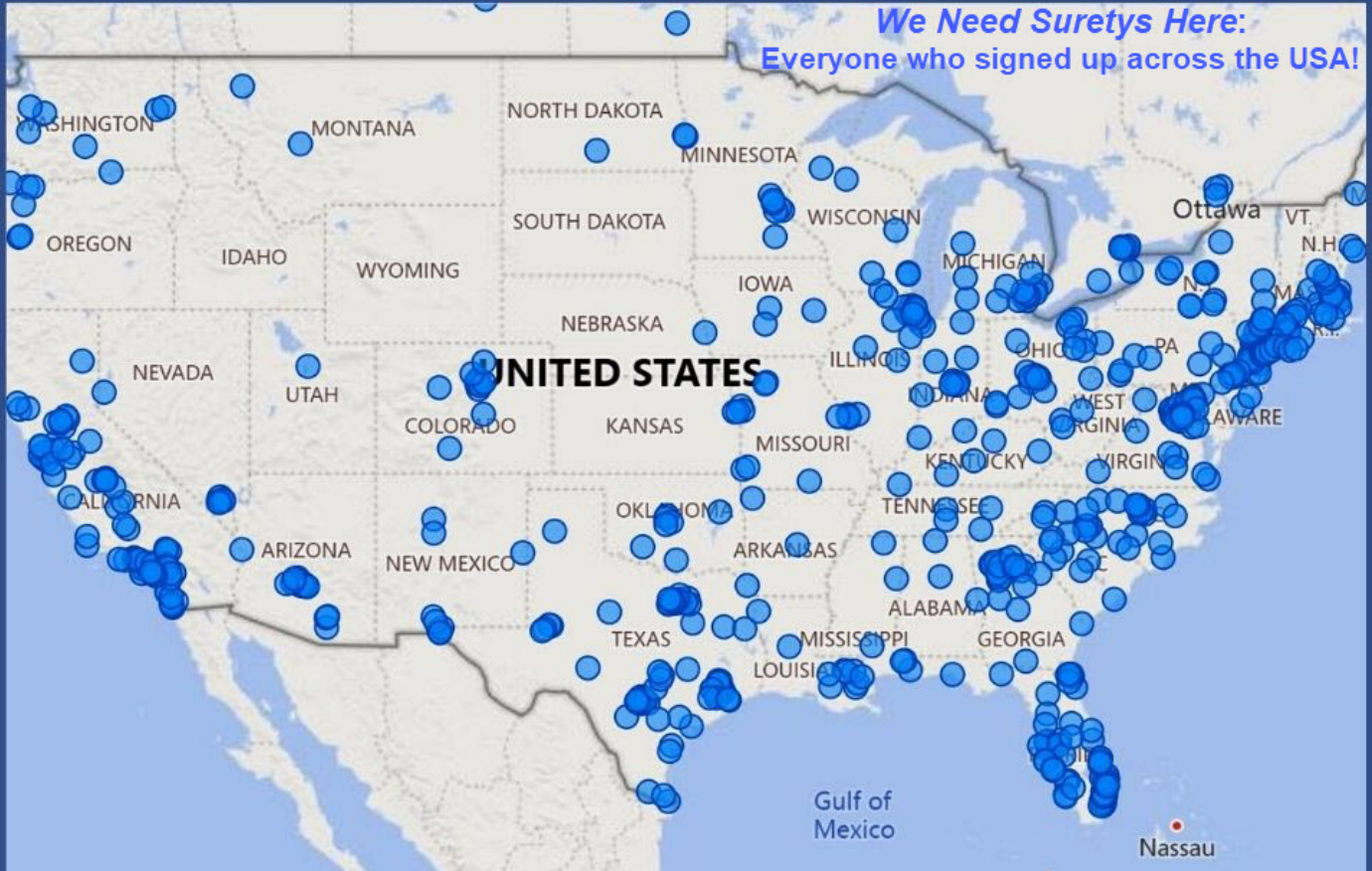




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COMING SOON...

April 2022



Need Help Buying Your First Car?

Big News!

Suretys is coming to OKLAHOMA, MICHIGAN, AND CONNECTICUT this summer! Look out for us in your home state.

Suretys knows buying a car is complicated. Convincing a parent or a friend to cosign for you adds a lot of pressure.

What if you had your own PLUS ONE?

Suretys replaces the need for a cosigner and becomes your PLUS ONE, your SIGNIFICANT other.

The proof is all in the word "significant" = SIGN IF I CAN'T!

Suretys takes the weight off while you take the wheel.



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THEY SAID YES TO SURETYS!

April 2022

