



NEXA OPTIMUM
SOLUTIONS



Ofer Alon

Dear President / Principal,

Re: Advanced Digital Collections with Proven Integrity

In today's heightened regulatory and supervisory environment, selecting a collections partner is an institutional decision that must balance financial outcomes with uncompromising standards of governance, compliance, integrity, advanced technology, and reputational protection.

With more than two decades of experience in auto finance, serving over 180,000 customers and managing in excess of \$1.4 billion in transactions, **Nexa Optimum Solutions** was built to meet exactly that standard. Our platform combines deep industry expertise with next-generation digital capabilities to deliver disciplined, compliant, and high-performing recovery outcomes.

Nexa operates with a technology-forward strategy, utilizing:

- *Advanced digital engagement platforms*
- *Integrated virtual call and virtual servicing infrastructure*
- *Multi-channel communication strategies aligned with Regulation F*
- *Data-driven behavioral analytics to optimize consumer interaction*

This technology is not experimental. It is the direct result of years of operational experience, refinement, and execution. When you choose Nexa, you are selecting a partner with proven performance across every category of auto finance bad debt, including pre-legal, supported by a strong reputation and high standing with industry stakeholders and business rating organizations.

Equally important, our philosophy is grounded in professionalism, accountability, and respect. We do not simply "collect"; we practice the discipline, the strategy, and, quite frankly, the **art** of responsible recovery. Our results and industry reputation speak for themselves, positioning Nexa at the forefront of third-party collections and charged-off portfolio management.

By entrusting Nexa with your charged-off accounts, your institution gains:

- *A rigorously governed, fully compliant, audit-ready operational model*
- *Advanced digital capability coupled with human judgment and experience*
- *Transparent reporting and measurable performance discipline*
- *A trusted steward of your brand, your customers, and your institutional credibility*

We would welcome the opportunity to present our technology architecture, compliance framework, and performance methodology, and to demonstrate why leading institutions view Nexa as a strategic and credible collections partner.

I appreciate your consideration. I would be honored to engage further at your convenience.

Sincerely,

Ofer Alon
CEO, Nexa Optimum Solutions

