



RECEIVE UP TO A

\$100 REBATE *

VIA PRE-PAID REWARD CARD WHEN PURCHASING A SET OF FOUR (4) OR MORE QUALIFYING NEXEN TIRES.

+

\$40



WHEN PURCHASED ON YOUR
1STMILE MASTERCARD.
TO APPLY TEXT
'NEXEN' TO 46178

OFFER VALID: 11/1/25 – 12/31/25



NEXEN TIRE



REBATE AMOUNT

ELIGIBLE TIRES

\$100

N'Blue 4 Season2
ROADIAN MTX

\$80

ROADIAN ATX ROADIAN CT8HL
ROADIAN GTX N'PRIZ AH8
ROADIAN HTX2 N'FERA AU7

\$60

N'PRIZ AH5
WINGUARD WINSPIKE 3

*Purchase must be made between 11/1/25 and 12/31/25 to qualify. Offer limited to legal residents of the 50 United States, and the District of Columbia, 18 years or older. Domestic use only. Valid with the original, dated, paid invoice for the purchase of N'Blue 4 Season 2, N'PRIZ AH8, Roadian ATX, Roadian GTX, Roadian HTX2, Roadian MTX, Roadian CT8HL, N'FERA AU7, and N'PRIZ AH5, WINGUARD WINSPIKE 3 from a Nexen Next Level dealer who has selected U.S. AutoForce as their primary wholesale distributor or Tire One program dealers who are active members enrolled with U.S. AutoForce. For the full terms and conditions of the rebate offer, see participating dealer. Allow 8 to 12 weeks for delivery. Prepaid Card is subject to further terms, conditions, and limitations.

The 1stMILE Mastercard is issued by The Bank of Missouri, pursuant to license by Mastercard International. By providing your phone number, you are applying to the 1stMILE, LLC. Online Financing Application Program and agreeing to the following Terms and Conditions: When you enroll, you certify that A) you are the account holder and consent to apply or have account holder's consent to apply and B) you are age 18 or older. YOUR SERVICE PROVIDERS MESSAGE AND DATA RATES APPLY. The texts will be sent via automated technology. You acknowledge and understand that messages are sent without encryption, which presents some security risk. You may cancel at any time by texting STOP to 46178. For help, text HELP to 46178. Carriers include T-Mobile®, Verizon Wireless, AT&T, Sprint, Boost, U.S. Cellular®, MetroPCS, Virgin Mobile, and Cricket.



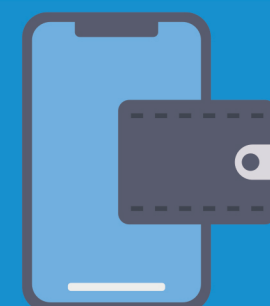
Introducing the 1stMILE Mastercard

The 1stMILE Credit Card is issued by The Bank of Missouri, Perryville, MO



More approvals, more possibilities

- Opening credit limits up to \$10k
- APR 19.99% - 36%
- Deep approval rates
- MDR: Mastercard core interchange



Instant decision, use, and everyday utility

- No risk prequalification
- Immediate wallet provisioning & instant use at 1stMILE shops
- Card use everywhere Mastercard is accepted



Security features to keep you on the go

- Monthly credit score monitoring
- Zero Fraud Liability
- ID theft protection
- Transaction alerts



Exclusive promotions & cashback rewards

- \$40 rebate on qualifying NEXEN tire purchase with 1stMILE card
- 1% cashback at 1stMILE partner shop locations, groceries & fuel



How your customers can start today!

- Text 'NEXEN' to 46178 to apply
- Use new card on qualifying purchase
- Shops call 1-866-939-8348 for issues



The 1stMILE Mastercard® Playbook

Your Toolbox for Driving More Sales, More Loyalty, More Profit

GETTING SETUP

Step 1: Get Signed Up

- Your shop is live with 1stMILE Mastercard
- Enroll your shop in additional 1stMILE services by calling 866-354-3490.

Step 2: Omni-Channel Promotion

In-Store:

- Consumers can apply on their mobile device by texting NEXEN to 46178.
- Display provided signage near the counter or service desk.
- Train staff to mention financing at the estimate stage.
- Leverage text to apply or QR code for a secure, mobile friendly option.

Online:

- Promote card benefits on your website & social channels.

Step 3: What's In It for Your Shop?

- SPIFFs/Referral Bonuses → Earn \$5 every time a customer opens an account with a purchase during non-promotion events.
- Fewer Declined Services → Keep more jobs from walking out the door.
- Higher Average Order Value → Customers spend more with flexible payments.
- Repeat Visits → Cardholders come back more often.
- Higher Customer Satisfaction → Customers appreciate having options.



SALES SCRIPTS – CUSTOMER JOURNEY FOCUSED

1. Pre-Sale / Research Stage (Phone & Website)

Goal: Position the card early so customers plan for the right service/products, higher-end brands, and better satisfaction.

Script Examples:

- **Phone / Appointment Scheduling:**

"Just so you know, we offer the 1stMILE Mastercard®, which helps customers plan for repairs or upgrades in advance. You can check if you prequalify online — it's quick and risk-free — and it helps you make the best choices for your vehicle today and in the future."

- **Website / Digital Messaging:**

"Plan your service with confidence — see if you prequalify for the 1stMILE Mastercard® and explore payment options before your visit. Approved customers often choose higher-quality parts and services that keep their vehicle performing longer."

2. Estimate Stage (In-Person / Phone)

Goal: Reintroduce financing, highlight prequalification, reduce declined service & trade-down purchases.

Script Examples:

- **Presenting the Estimate:**

"Based on what we discussed, here's your estimate. Remember, you can use the 1stMILE Mastercard® — it approves a broad range of credit and has a prequalification option, so you can see if you're likely to qualify with no impact on your credit. Many customers find this helpful for planning their service and choosing the best options for long-term vehicle performance."

- **Upsell / Reduce Trade-Downs:**

"Because of your prequalification, you have flexibility to choose higher-quality tires or parts today, which can save you money and trouble down the road, instead of having to downgrade due to cost."



3. Checkout Stage

Goal: Prompt financing naturally, maximize card usage, reinforce top-of-wallet behavior.

Script Examples:

- **Terminal Prompt Reminder:**

"If you'd like, you can use your 1stMILE Mastercard® for today's service — it's quick, and you'll also earn rewards today & on everyday purchases. Many customers put their service on the card to take full advantage of the benefits."

- **For Returning Cardholders:**

"Since you already have your 1stMILE Mastercard®, today's purchase is a great way to earn cashback rewards while covering your service."

4. General Guiding Principles for Teammates

- Offer credit to every customer — do not pre-judge based on vehicle, clothing, or perceived status.
- Highlight the prequalification function early — it's risk-free for the consumer and a strong influencer.
- Use financing throughout the journey, not just at checkout.
- Encourage card usage for repeat visits and everyday purchases — builds loyalty for both the customer and the shop.
- Emphasize planning and quality — financing allows consumers to choose products/services that improve satisfaction and performance.



NEW ACCOUNT WORKFLOWS

PROMOTIONAL (1st Position)

- **During tire promotion periods only** - The 1stMILE Mastercard® can be accessible as the customer's first financing option, via text to apply.
- Benefits from instant credit decisioning and a broad approval range.
- Approved customers can use it immediately for their purchase and at any merchant where Mastercard is accepted.

Workflow:

Step 1 – Initiate Application

- Ask the customer to text NEXEN to GO1ST (46178).
- They receive a link to start the application.

Step 2 – Location Entry

- Customer enters ZIP, city, or address OR uses location services.

Step 3 – Phone Verification

- Customer enters phone number, receives a 6-digit code, and verifies.

Step 4 – Application Form

- Customer completes personal and financial details.

Step 5 – Terms & Conditions

- Customer reviews disclosures, accepts terms, and submits.

Step 6 – Approval Decision

- Approved: Card account is created and can be used immediately.
- Declined: If a tier 2 lender is available, follow the secondary workflow.

Step 7 – Provision to Mobile Wallet

- Upon approval, customer receives a text message with instructions and a link to provision the 1stMILE Mastercard® into Apple Pay, Google Pay, or Samsung Pay.
- Encourage them to complete this step immediately in-store so they can pay digitally without waiting for a physical card.



Secondary (Tier 2)

- A generic primary lender is offered first.
- If declined, the customer is immediately prequalified and invited to apply for the 1stMILE Mastercard®.
- This saves the sale and provides a strong fallback approval option.

Workflow:

Step 1 – Generic Lender Application

- Customer applies with the store's primary lender.

Step 2 – Decline Outcome

- If declined, they are presented with the 1stMILE Mastercard® prequalification.

Step 3 – 1stMILE Prequalification

- Customer consents to electronic disclosures and continues.

Step 4 – Offer Review

- Customer sees credit limit and terms, agrees, and submits.

Step 5 – Approval

- Card is approved instantly and ready for immediate use.

Step 6 – Provision to Mobile Wallet

- Customer receives a text message with provisioning link.
- Walk them through adding the card to their mobile wallet before they leave the store.



SAME DAY USE VIA MOBILE WALLETS

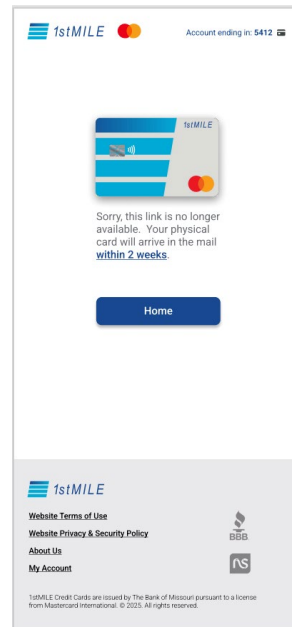
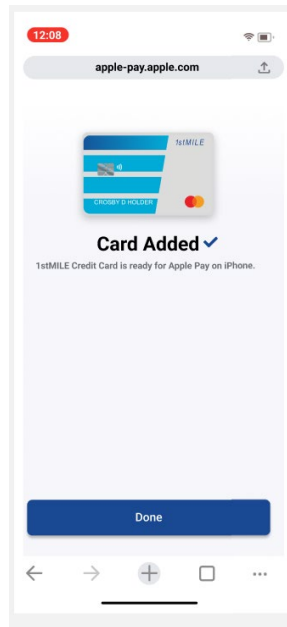
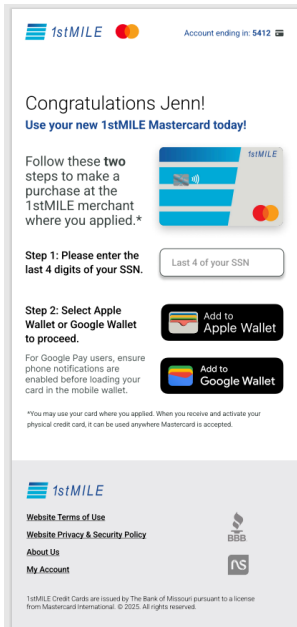
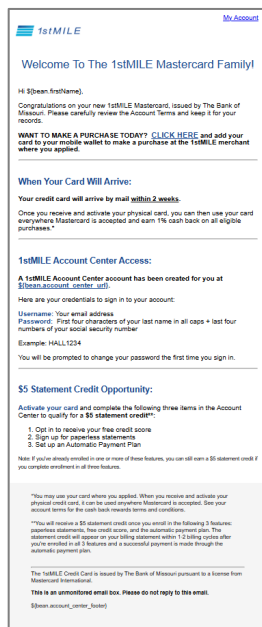
Shop Checklist: Enabling Mobile Wallet Payments

- Ensure your payment terminal is NFC-enabled and contactless payments are activated.
- Check if your merchant services provider supports mobile wallet transactions.
- Make sure the terminal software is updated to avoid processing issues.
- Train staff on recognizing contactless payment indicators (e.g., Wi-Fi-like contactless symbol on cards/devices).
- **NOTE:** shops without NFC & contactless payments will have to wait 7-10 business days for their approved consumers to receive their physical card plastic prior to using for a sale.

1stMILE Mastercard Provisioning for Mobile Wallets

Approved customers will receive a notification with instructions for provisioning the card to their mobile wallet for same-day use.

COMMON ISSUE – clicking the link to provision the card more than 3x will void the link and the consumer will have to wait 7-10 business days to receive the physical plastic for use.





MARKETING & COMPLIANCE REQUIREMENTS FOR SHOPS

All third-party sellers must follow these rules:

Required Disclosure (all collateral)

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If Marketing Features Include:

- **1% Cash Back on Eligible Purchases**

You will earn 1% cash back rewards when you use your credit card for eligible purchases of goods and services and bill payments. Rewards will be earned when the transaction posts to your account and will remain as long as the purchases and payments are not returned or credited. Purchases do NOT include fees or interest charges, balance transfers, cash advances, or purchases of other cash equivalents. Rewards are not earned for pending transactions.

- **Zero Fraud Liability**

Fraud liability subject to Mastercard® rules.

- **Free Credit Score**

Your free credit score will be available at 1stmile.cardservicing.com starting 60 days after your account is opened. (Registration required) The free VantageScore 4.0 credit score provided by TransUnion® is for educational purposes only. This score may not be used by The Bank of Missouri (the issuer of this card) or other creditors to make credit decisions.

Font Size Requirement: All disclosures must be in minimum 10pt font.

Approval Requirement: All materials mentioning the 1stMILE Mastercard® must be reviewed and approved by 1stMILE before use.



CARDHOLDER BENEFITS

Apply & Initial Purchase

- Instant prequalification — decision in seconds
- In-store or mobile friendly new account options
- Instant use; contactless tap-to-pay for secure, fast checkout
- Generous opening credit limits up to \$10,000
- Competitive variable APR 19.99 – 36% based on creditworthiness
- 1% cashback at all 1stMILE shops

Everyday Value

- Use anywhere Mastercard is accepted
- 1% cash back on all eligible purchases
- Exclusive discounts & promotions
- Zero Fraud Liability protection
- Free monthly credit score access
- 24/7 online account management
- Transaction alerts
- Contactless tap-to-pay for secure, fast checkout



SUPPORT

Cardholder Service Number: 1-888-263-0144

- Please direct customers to contact our customer service specialist if they have any questions regarding their offer terms, mobile wallet, logging in to their account center, making payments and all account inquiries.
- Hours of operations are 7 days a week from 8 AM to Midnight ET.
- Customers can call or text using CS #. They can chat by logging into the account center by visiting www.1stmile.cardservicing.com.
- Customer can email cs at service@cardservicing.com

Shop Support number for card issue escalation: 1-866-939-8348

- When calling this number state your name, the name of your location and the customer's number and zip code or customer's name and phone number if calling required an account.
- Our team will be able to talk your team about the offer the customer was approved and answer questions they may have about the offer or account.