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Dear Prospective member of the Vehicle Protection Association:

Thanks for your interest in the Vehicle Protection Association. We are the industry organization for companies selling, financing and administering vehicle service contracts.

The Vehicle Protection Association (VPA) has successfully developed standards in support of our industry. These standards demonstrate to government officials that our industry is moving in a positive direction. The program is definitely working and we continue to seek the cooperation of all industry members. As evidence, the industry's level of complaints, according to the MO Attorney General's office recent report, dropped from number #1 in 2009 to #10 in 2010. That's an amazing impact and we thank all industry participants for their cooperation.

Our mission is to promote the ethical delivery of high quality cost-effective vehicle protection programs to consumers. Requirements for marketers of vehicle service contracts are constantly changing. The VPA keeps our industry informed so that companies can abide by these rules. The NEWLY UPDATED Standards of Conduct, found on our website, will help you identify the criteria with which VPA members need to comply.

VPA members pay annual dues of \$2,500.00. A membership application can be found on this website. Please send it with your check so you can become a member.

Last year, the VPA developed and implemented a Certification program. It was designed for companies who wish to be recognized and promoted to consumers and regulators as those firms following the laws and the industry Best Practices. The VPA member application fee for Certification is \$1,000.00. An audit by an independent auditor is also required. An outline of the process and an application are available. Contact Destiny Bryson, Certification administrator, at 614 939-9955.

Members looking to identify the state by state requirements may use the VPA Regulatory Guide for information. More information can be found at: <http://www.vpanet.org/Regulatory-Guide>.

I look forward hearing from you by e-mail or phone if you desire more information.

Thanks for your time and consideration.

Sincerely,

*Larry Hecker*

Executive Director