

Ding Guard, a division of First Lenders Data, Inc., and First Community Credit Union announce dent removal service plan for auto loan applicants

AUSTIN, Texas, April 1, 2014 (SEND2PRESS NEWSWIRE) – Ding Guard, an Austin, Texas-based automobile service contract provider, and First Community Credit Union announced today that members will now have access to a value-add service through Ding Guard, a leading product in automotive cosmetic reconditioning. The partnership provides a non-interest income product offering as part of the loan package for prospective members. Clients can protect their purchase from the first day of car ownership with Ding Guard's restorative service plan.

Ding Guard is an automobile appearance service plan that uses a process called Paintless Dent Repair (PDR) to restore auto body exterior damage to its original factory condition without conventional methods like sanding, painting or panel replacement. These cosmetic repairs help retain the vehicle's value without additional out-of-pocket cost to the consumer.

Cost savings is also realized through faster repair times than traditional body shop cosmetic treatments, as well as leased vehicle turn-in costs. A limited lifetime warranty accompanies all repairs.

"We're proud to partner with First Community Credit Union to offer the Ding Guard service plan because it's another way we bring quality and convenience to loan applicants," said Doug Beaty, executive vice president of national sales at Ding Guard. "This proven repair method can benefit a great number of consumers, and it provides another source of non-interest income financial institutions. The service plan provides a practical solution as dents and dings happen throughout the life of the vehicle."

Ding Guard covers hail damage, dents and dings up to 3.25 inches x 2 inches and all repairs are performed by a certified technician.

"Member service is first and foremost in our role as a local credit union and Ding Guard gives our loan applicants an option they know is reliable, backed by the global leader in automotive cosmetic reconditioning," said T.J. Tijerina, senior vice president of branch operations at First Community Credit Union. "It's peace of mind, put into action."

About Ding Guard:

Ding Guard, a division of First Lenders Data, Inc. is an Austin, Texas-based provider of painless dent repair (PDR) services for borrowers and credit

union members looking for an extra layer of protection for their vehicle. Ding Guard is owned and operated by First Lenders Data, Inc. and provides automotive lenders the ability to earn new non-interest income.

Ding Guard has partnered with Dent Wizard to provide the Ding Guard service plan. Dent Wizard is headquartered in St. Louis, Mo. and has set the standard in PDR since 1983. They repair over 2.5 million vehicles per year to all major automotive manufacturers, rental companies, dealers and insurance companies worldwide. Through the Dent Wizard partnership, Ding Guard provides 100 percent satisfaction and a lifetime warranty on all repairs. To learn more, contact Doug Beaty, EVP Director of National Sales, at 512-600-2262 or via email doug.beaty@fldi.com.

About First Community Credit Union:

As a full-service financial institution, First Community Credit Union serves the daily financial needs of over 103,000 members at 18 locations. Now one of the largest credit unions in the greater Houston area, First Community Credit Union was chartered in 1954 to serve the employees of the Spring Branch Independent School District. In 1988, service expanded through a community charter. First Community Credit Union holds more than \$1 billion in assets, but continues to operate under the philosophy of "people-helping-people." Visit <http://www.fccu.org/> for more information.

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