

Drive growth with indirect auto leasing, without complexity or residual risk.

Indirect leasing can drive member growth, diversify portfolios, and strengthen dealer relationships when built the right way.

Heritage Auto Leasing delivers a streamlined, credit-union-only model that removes operational complexity and residual risk.

Built for Credit Unions. Driven by Efficiency.





About Heritage

Heritage Auto Leasing is a technology-driven indirect leasing platform built for credit unions. Powered by LoanSwift, Heritage automates funding workflows, improves execution speed, and reduces operational complexity across the leasing lifecycle.

By combining modern automation, disciplined risk management, and a lean operating model, Heritage enables credit unions to use leasing as a scalable growth lever - without residual value exposure.

Why Heritage Is Different:

- **LoanSwift powered automation** for faster, cleaner funding
- **Lower true cost to deliver** through a lean operating model
- **100% residual value guarantee** eliminates end-of-term risk
- **Integrates into existing workflows** with minimal disruption
- **Built to scale efficiently** without adding headcount

Heritage enables credit unions to evaluate leasing as a strategic growth lever without operational disruption.

The Heritage Leasing Program

Heritage partners with credit unions to deliver a turnkey indirect auto leasing solution that integrates into existing indirect workflows while removing the most complex and risky elements of leasing.

What the program includes:

- Dealer-originated indirect leases
- Credit union-branded lease offering
- Residual value protection backed by a 100% guarantee
- Automated funding and document validation via LoanSwift
- Full lifecycle management through end-of-term and remarketing

Technology at the Core: LoanSwift

Heritage is powered by LoanSwift, our proprietary deal funding automation platform. LoanSwift automates document classification, data validation, exception management, and real-time deal tracking—moving leases from approval to funding faster and with greater accuracy. The result is faster funding, fewer touches per deal, and a better dealer experience without adding headcount.

Experienced Operators

\$7 Billion+

of credit union lease portfolios previously overseen by Heritage leadership team.

Full Risk Protection

100%

Residual Value Guarantee

Growth with Leasing

30 to 35%

of new vehicles are leased in the U.S. in a typical market cycle.



Benefits for Your Credit Union

- **Drive Member Growth:** Compete for payment-sensitive members through leasing.
- **Diversify the Portfolio:** Add a high-quality asset class without residual exposure.
- **Operate More Efficiently:** Automation reduces manual work and staffing needs.
- **Eliminate Residual Risk:** 100% residual value guarantee removes end-of-term volatility.
- **Strengthen Dealer Relationships:** Faster funding and fewer exceptions improve dealer satisfaction.

Is Heritage Right for You?

Heritage is designed for credit unions that view leasing as a growth tool and value disciplined risk management, clean execution, and operational efficiency.

Learn More

A brief introductory conversation can help determine whether indirect leasing fits your strategy.

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