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### **PassTime™ Dealer Proves Profitability in Bad Economy**

Littleton, CO- Georgia's "Easy As Pie" Dealer; Georgia Car Credit (GCC), has announced the opening of their newest location in Albany, Georgia. This brings the total of GCC locations to four. The GCC team, led by Jerry Frazier and Kenny Croft, has shown that even in a challenging economy, solid business practices and hard work pay off.

Since 2005, Jerry and his team have stuck to the basics of controlled growth. Their system revolves around aggressive advertising, disciplined buying of front line ready cars, reasonable down payments, and a diligent collection process, supported by the PassTime Suite of Collection Devices. These practices have given GCC a highly competitive edge in the market place. PassTime's COO, Frank Jacobsen said, "its dealers like Georgia Car Credit that have the business discipline to do things right, not just in a bad economy but, in every day practice. GCC provides a true PassTime product testimonial and its ability to assist with dealer growth."

In a recent interview, Jerry Frazier is quoted as saying, "sell all the cars you want to, but without controlled and consistent collections, we would never be where we are today! We are managing a portfolio that many dealers dream of having, but it WOULD NOT be possible without the Payment Protection Devices that PassTime provides for us!"

For more information, visit PassTime at [www.passtimeusa.com](http://www.passtimeusa.com) .

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PassTime is headquartered in Littleton, Colorado and is a wholly owned subsidiary of Gordon Howard and Associates. PassTime sustains industry leadership and technological superiority through the release of a new family of advanced payment protection, starter interrupt solutions and GPS Products. PassTime solutions improve customer payment performance, reducing defaults and repossession risks, facilitating higher rates of return on the financing of vehicles to customers with sub-prime credit.