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Volume 08-07-1

Q'S News

Greetings!

Proficom's E- newsletter is designed to showcase two things:
Our **Commitment & Expertise** .

Together, we can help you grow your business.

The evolution to Questor Financial Corp is official as of Sept 1st. Watch for more details about our exciting new brand.

Credit Crunch

How far will
effects be
felt?

A Nervous Market



We wanted to begin this issue addressing a central concern in today's North American economic markets.

We are witnessing a huge adjustment in current high-risk lending--A "credit crunch" of perceived liquidity problems.

Are the banks as liquid as they need to be? Did they overlend in higher risk areas, particularly to companies in the US?

The banks have come out to address the stock market volatility and have insisted they have minimal, if any , investments in the American sub-prime mortgage markets.

In fact, the six major Canadian banks forecast record third quarter earnings in spite of speculations that **sub-prime has not yet hit the sub floor**.

Everywhere we look, lenders are re-evaluating their concept of risk and reward creating a nervous market which will impact all of our businesses.

Many of the non-bank mortgage lenders have suspended the majority of their sub-prime product lines.

The duration of this credit crunch is unknown, but certainly the market adjustment will be felt far beyond just the mortgage market.

The Proficom Advantage

Security
means
having
options

Multiple Lending Sources the Key to Stability.

Lenders are usually borrowers themselves and have a position in the lending hierarchy .

The volatility will affect the equipment leasing sector with an ambit from the loss of securitization channels, to internal re-evaluation of credit policies.

Proficom is in an advantageous position to protect the interest of our customers, because we have multiple lending sources.

We continue to watch to markets very carefully and choose our lending partners with greater care in the interests of our clients and our vendor programs.

Our New Web Site

www.questorfinancial.com



Our team is quite anxious to embrace the new brand under Questor Financial.

The refresh and re-design has opened the door to updating our web site and our product suite of leasing tools.

Your feedback on our web site survey has been tremendously helpful, and we were pleased to see such rewarding comments.

Every respondent rated our web site greater than average, and most offered very specific insight as to what tools and features were of benefit and should be enhanced. Thank you to all who

participated.

The draw for the **iPod** will be held on our official **Questor** launch in September 2007.

Customer Comments

And the Survey Says....

Below are some anonymous comments from our customer who participated in our Web Site Survey:

I am very impressed with everything that Proficom offers my customers. I recommend you always. It's always a pleasure to work with Proficom.

I like the way the website is setup. I can get a leasing payment option in very little time. I would like to suggest that it would be very convenient that we could have a hot button on our web site to entice the customer to find out about leasing options.

Your reps are excellent. They are prompt in getting back to me, provide information in a friendly and professional manner and turn around requests very quickly!

Thank you for your suggestions.

As our new website goes live, we will incorporate your feedback and remain true to our

objectives of ***Commitment & Expertise.***

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