

A leader in the emerging field of Online Reputation and Visibility Management, QuadW International Inc. is providing services to Enterprise Level Companies in Financial, Reputation and Crisis Management, Marketing and Security Solutions

**Financial  
Services**

**QuadW International Inc.**  
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**Fred Winchar  
President**

**BIO:**

Fred D. Winchar is chairman of the board and chief executive officer of QuadW International, Inc and MX Financial Services, a position he has held since 2008. In 2009, Mr. Winchar was elected president of QuadW International and all its subsidiaries, a position he still holds today. Previously Winchar served as Lead Financial Officer for ICS, Inc, a regional legal services firm and was

responsible for business development, strategic planning, policy, and project resources. Prior, Mr. Winchar was president of King Tut Entertainment where he owned and operated casinos and various entertainment complexes. He has extensive experience in logistics as holding the Vice President position for a nationwide moving company for many years.

Mr. Winchar has over 30 years of Executive Management experience, including but not limited to: Marketing and Business development, and Internet Technology.

Winchar was born in 1959 in Illinois. He began his career in 1979 in the car rental industry and in 4 years became one of the leading car rental executives in the West Coast. He attended Quincy College for Theology and Business Administration. He has spoken at Arizona State University and University of Las Vegas to masters level students on the principals of business and "managing your manager" as well as a guest speaker to midsize organizations on extreme corporate crisis and reputation management.

Winchar is a certified HR professional and also holds many certifications in IT related fields.

**About QuadW International Inc.:**

Founded in 2008, QuadW International is a leader in the emerging field of online reputation and visibility management. Using proprietary knowledge of internet functionality, QuadW International is able to provide visibility for a company to target audiences online while simultaneously managing

the company's online reputation to keep it within desired metrics.

QuadW International has grown from its beginnings as a single-service company to being a full-service provider for several enterprise level companies in the Financial, Reputation and Crisis Management, Marketing and Security Solutions. QuadW International offers the coveted 5 Diamond Award to companies who embody the highest standards of business conduct and quality each year.

The company is often called upon to review industry-specific issues and to form grassroots movements to maintain an environment conducive to that industry's growth. In 2011, QuadW International unveiled an application that seamlessly integrates chat into websites and is aimed at improving the close ratios for those sites by 95 percent.

The panoply of proven techniques and proprietary knowledge deployed by QuadW International delivers quick and tangible results to companies and consistently exceeds industry quality medians.

**Interview: Lynn Fosse, Sr. Editor**

**CEOCFO:** Mr. Winchar, what was the original concept when QuadW was founded and where are you today?

**Mr. Winchar:** QuadW is really a brainchild of me and James Sears. James Sears, a younger gentleman who was working in the subprime marketplace at the time. We noticed that it was underserved horribly with customer service being the primary problem. People who had bad credit or who were credit challenged were

treated like they were second-class citizens. Instead of giving them quality service, the atmosphere was to take advantage and we saw an opportunity to turn that around to change the power over to people who needed the loans more than the lenders who were giving out the money.

We started with the title loan industry and created max cash title loans, which became a referral portal for different lenders. We would interview and rate different lenders based upon their social status. The Better Business Bureau and Yelp and different social media and we allow customers to give us feedback about the lenders and only the cream of the crop would be able to do business with us. We knew we were dealing with the most reputable ones out there and that is how it got started. It continued to grow until more and more lenders started seeking our services and more customers started coming to us from word-of-mouth, a friend will tell a friend and it would continue to grow until eventually we became the largest network provider of any kind to sub-prime markets for title owners. That was branched out over to payday and auto loans and we will continue to grow with that same mentality. We secured MX Financial Services recently which went one step further that was for providing personalized services for loan processing and loan preparation to underwriting. It was through pre-underwriting where you realize the challenge that people had, which was emotionally based.

People needed a loan when they were in dire straits. An example of this would be a friend or relative would pass away and they would suddenly need of money and they were not thinking straight, so instead of being on the lender side of the fence, we went on the consumer side of the fence and made sure they understood exactly what was going on in the process. Confusing situations coupled with a complex loan process made the customer very vulnerable. This is just one of thousands of examples

where the customer could be compromised.

We had tremendous word-of-mouth at that point. We eventually created a software product that we developed called Quantum Loan Technology and that sounds like a fancy name for a piece of software but it is so much more. Customers also use it for their loan documents; it gives them solutions if they have trouble in any part of the stipulations for the lender. They can have options where they did not have before to provide different alternatives to that stipulation. Now peoples roadblocks were going away where they could not get a loan traditionally before, they were rejected automatically and suddenly more and more people were approved legitimately for their legitimate situation, which has established our reputation in the industry.

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**CEOCFO:** When people are in less than optimum situations, do people look for the first available service?

**Mr. Winchar:** When somebody needs money, the first person that typically says “yes” is the one they go with. This also places them in an incredible disadvantage. When the consumer is ready to sign and the disclosures, the interest rates, payments or terms have changed, they are sitting there with a check in front of them and a signature line and they are thinking if they sign they get the money, but if they back away, they do not, but they need the money badly. It is a horrible experience because they typically sign and get themselves in trouble.

How a person finds us is they usually find us on the internet to our website or lenders realize that it is good business to use a service like ours. They have their customers coming to us

first so that we can help them in the process and thus creating a positive relationship with the consumer so they get repeat business going forward instead of a negative experience, and ultimately customers ending up in collections as a result. It helps the lender, the consumer and us.

**CEOCFO:** How do you reach the lenders today?

**Mr. Winchar:** When we first started the business, it was literally me making the phone calls and calling lenders and trying to introduce our concept to them. Today we have lenders calling us constantly. Every day we have different lender from some part of the country calling us asking about our services. We get referrals through existing lenders now. I have not, since day one, spent a penny on my own advertising. That shows you the power of this process.

**CEOCFO:** Are there industries or segments where you would like to be involved?

**Mr. Winchar:** We love the title loan market. We feel like that title loans is a market that is going to continue to expand over time when more people realize that this is a very good financial instrument

and that this is going to expand across the country much more than it already has. The payday loan industry is very well served and that is really an automated process to the point to where a person can go online, and it is hard to become an intermediary between ourselves and the payday loan lender. However, we do have a few California payday lenders who are now switching over to us because they realize that the repetitive nature of the payday consumer is typically seven loans in a lifetime and they would like to keep that person. They would like to have a good relationship with that person over time. We would like to introduce more of our services to the payday community. Auto loans are another area that we are growing in rapidly. It is mostly because of the fact that that the compromised customer in an emotional experience needing a car to get to

work and produce their income, they are willing to take anything they can get, so having a sound mind in that experience is very positive and that is where our benefit comes in. We are starting to get some of those customers. We have dominated the title market and we are now moving into these verticals quickly.

**CEOCFO:** Do you need to make any changes or tweaks?

**Mr. Winchar:** Our loan technologies actually are in the process of becoming mobile for mobile devices, we have seen over the course of the last two years a 10% increase from desktop units to iPads and phones per month. People are looking on their phones and iPads and we have developed different applications. However, our new Quantum technology is mobile and is soon to be fully operational for all segments in about six months from now, and it is in development right now.

**CEOCFO:** How does your revenue model work?

**Mr. Winchar:** We get paid when our client gets paid. We do not get paid unless everyone wins. We do not do anything by lead, we stay strictly away from that model. We would like to know that the customer is satisfied and the lender is satisfied. When that happens, we get compensated.

If someone hires me personally to handle a corporate crisis, we do charge for this time up front. This happens when a business has a reputation issue such as being on the evening news or even a fire or flood and needs additional experienced management who has actually been through this experience. This is a side focus that we are called upon occasionally with our reputation management service. We find this compliments our financial services well as it all involves knowing how to handle difficult experiences and find creative solutions where they appears none.

**CEOCFO:** How is business?

**Mr. Winchar:** It is incredible! Our first year was less than a million in loans given out. Over the course of the next three years in total, we put over ten

million dollars on the street. By this time next year, we should have over a hundred million dollars on the street. Business is rapidly increasing for us. Our company went from one other person and I, and now we are up to twenty-one people and are in the process of hiring to go to fifty. Corporate headquarters has gone from one office to three offices. We are in the process of expanding to Arizona, California, with our offices and also Florida. Of course being mentioned on your publication is a big plus and we are extremely honored. We have been already featured in an article on Market Watch in the Wall Street Journal.

**CEOCFO:** Why did you choose those particular states?

**Mr. Winchar:** It is mostly due to time zones and weather conditions. If there is bad weather in Chicago, we can switch a flip and keep our business operational in a sunbelt state. We use incredible cutting-edge technology to get it done. To the consumers' perspective, it is one human helping another so we want to make sure our humans are going to be on the phone. We do not want them to go through a call cue; we do not want them to not be able to be serviced because somebody did not show up for work. We want to be sure that somebody is available at any time 24-hours a day, seven days a week. We are one of the very few companies that actually have lenders to that will fund loans on Sunday, meaning on the weekends if somebody applies for a loan at 7 a.m., they can have money in the afternoon on the weekend not when the banks are open, but outside of the banks being open. To provide that kind of service, we need to cover all different types of time zones and weather. For example, with the storm on the east coast, and my heart goes out to the people, we have to provide consistent service across the country which means that Arizona and California, both warm states would pick up the slack for the east coast.

**CEOCFO:** Would you give us a story of some of your clients' experiences?

**Mr. Winchar:** My most heartfelt story happened just the other day when a customer who needed a transplant

had to have money right now. This was literally a life or death issue and the client was already too frail to deal with the process. We stepped in and arranged a \$50,000 approval for the client. This involved multiple people, constant contact with support personnel on all sides and heavy verification on stipulations.

We have sent out forms and received comments back from them. Another example, one that happened today from Illinois that received a \$4000 loan today was "John was very helpful and very pleasant, my experience was incredible." Here is another one, "I appreciate the good customer service from the representatives, great job." Here is another one, "Very happy with the rates, the lowest on the internet, Eric and Antonio were very helpful, overall smooth transaction." Another testimonial is, "From the beginning to the end, the loan process was extremely easy and professional, the online process is quick, the follow-up on the phone call from the beginning was thorough and finishing up with Matt in person was great, all in all a great job." What makes us different is that we actually put the real testimonial in the customer's own handwriting online so it is different from other company's who make up fake testimonials, they can actually see in the customers own handwriting these testimonials online. Simply stated, we do what we say we will do, when we say we will do it every time and we can prove it.

**CEOCFO:** Why should the business and investment community pay attention to QuadW International?

**Mr. Winchar:** We have been approached by a few companies which would like to invest in our firm. We are open to investment and growth. Right now, we have done everything internally. It has all come from my original dollar in this business. We have never taken or asked for assistance from anyone. We have people coming to us asking to fund us for our growth and we are open to that. Yes we are going to grow no matter what and the customers are demanding it happens.



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