

THINK LIKE AN F&I MANAGER

EFG Lender Intelligence



REDUCING THE COST OF COMPLIANCE

According to a study by the
Center for Automotive Research (CAR):

a typical U.S. dealership with revenue of **\$38 million** incurred
\$182,754 annually in federal regulatory compliance costs,
which amounted to:

21.7%
of the average dealership's
before-tax net profits

\$2,371 per
dealership employee

106
vehicle sales

\$100
mean cost per vehicle

As compliance costs and vehicle prices rise, lenders need more tools than APR and loan terms to manage look-to-book goals and loss ratios. Adding complimentary consumer protection products to their tool belt opens the door to increased non-interest-bearing income, better dealership relations, and enhanced compliance control.

Contact us today at **800-527-1984**.



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*Source: 2012 CAR Center for Automotive Research