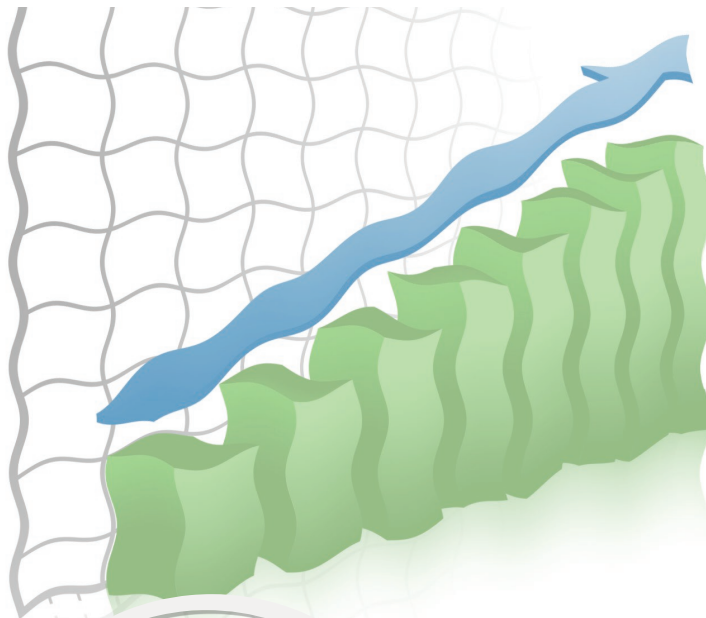


# THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence

## DOES YOUR MARKET EXPANSION GOAL LOOK LIKE A MIRAGE?



Enterprise  
**FINANCIAL**  
NEWS

According to a recent study by Equifax over a three-year time period...

*Subprime consumers with auto loans:*

- were **4X more likely to improve** their score.
- **improved** their credit score by a median of **52 points**.

Smart subprime lenders are looking to expand in the near-prime and prime spaces, which more consumers are breaking into as they repair their credit.

### MAKE YOUR GOAL A REALITY:

*Expand your market by being a better partner.*

Achieve **your** goal by helping dealerships achieve **their** profit and customer retention goals. **Demonstrate to them that customer retention is as important to you as it is to them.** By doing so, you gain opportunity to expand the deals you are funding with them.

One way is to offer **complimentary consumer protection products** on your loans, to:

- expand upsell opportunity,
- drive dealer profitability and ultimately customer retention,
- while at the same time, reduce the risk on their loan portfolio.