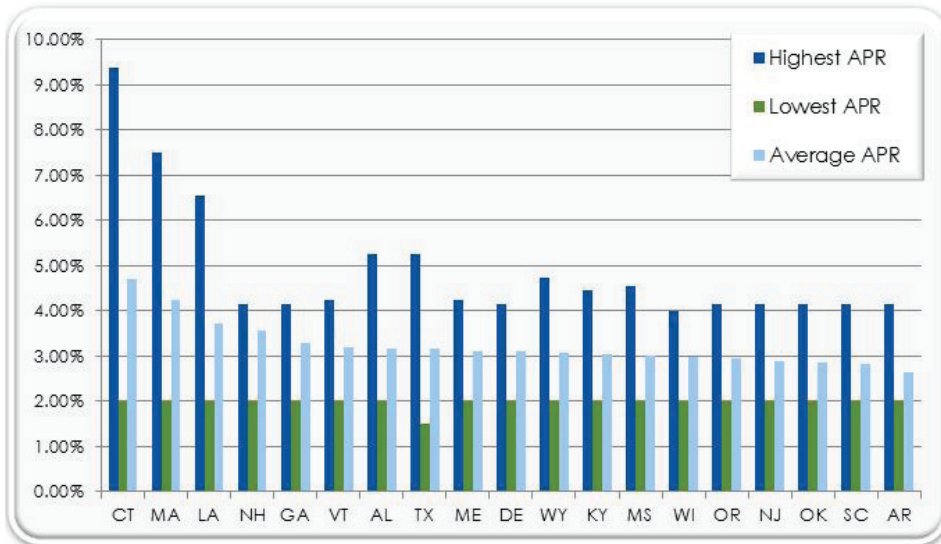


THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence

Every F&I manager works with several lenders offering different loan rates. They have presented loans varying from 1.49% APR to 9.37% APR. So, clearly **APR is not the end-all-be-all by which a loan is presented**. Throughout 2013, we've seen standards loosen, more loans tailored to the subprime market, and a slow rise in the national average APR. It's natural to assume these trends will continue in 2014. If APR is on the rise and not the primary factor in whether an F&I manager will present your loan, what is?



The key to consistently pull through loans is to **concentrate on your efficiencies:**

- FAST APP RESPONSE** How quickly does your institution respond to an application?
- CLEAR QUALIFICATION PARAMETERS** Do you make your parameters clear, so dealerships know which customers qualify for your loans?
- COURTEOUS AND RESPECTFUL STAFF** Are your loan officers courteous and respectful when speaking with dealership personnel?
- SUPERIOR SERVICE** Do you instill value by providing superior service across your institution?
- REAL CONSUMER VALUE BEYOND INTEREST RATE** Does your loan provide consumers with real value beyond interest rate that insulates them from significant impacts to their savings?
- EASY UPSELL OPPORTUNITIES FOR F&I MANAGERS** Does your loan make it easier for the F&I manager to upsell consumer protection products to boost their margin?

PROVIDING TANGIBLE VALUE TO BOTH YOUR AUDIENCES PUTS YOU MILES AHEAD OF THE COMPETITION.

By structuring your loans with complimentary consumer protection products, you set the stage for upsell opportunities, making it possible to increase your margins as well as the dealership's PRU.