

# THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence

## LAISSEZ LES BONS TEMPS ROULER



Between 2010 and 2012, **new vehicle sales increased** at a compounded annual growth rate of 12%.



According to Keybanc, as consumers trade in those 2010-2012 vehicles, **the availability of late-model used vehicles will increase throughout 2014.**



Nearly 47% of all used vehicles purchased in December were **financed by consumers with FICO scores of 670 or less.**

### TRANSLATION:

## LET THE GOOD TIMES ROLL

Some F&I managers may be tempted to sit back and let the good times roll. However, just like you, the **smart ones will develop plans to maximize profit** now and fortify their business for when the market turns... again (and it will).

Those F&I managers will want to work with lending institutions that **help them accomplish their goals.**

Take on the F&I office's challenges. Provide loans

that incentivize consumers to shop with them with **complimentary consumer protection products.** Set the dealership up for success by providing tangible value to the consumer, which not only increases dealership profit now, but **fortifies an ongoing relationship with the consumer.**

*Consider your value proposition. What do you provide to F&I managers to help secure their current and future business?*