

THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence

THE MARKET IS
BOOMING:

GET
YOUR PIECE
OF THE PIE

Enterprise
FINANCIAL
NEWS



Used car sales expected to **top 42 million units** nationwide in 2014



Average credit score for used vehicle financing in Q4 2013: **646**



Nonprime, subprime and deep subprime **risk distribution** for used loans **decreased 1.60%** in 2013

62% OF CUSTOMERS SHOPPING WITH YOUR DEALERSHIP PARTNERS IN 2013 WERE LOOKING FOR A USED VEHICLE.

It's no coincidence that while used car financing expanded in 2013, so did subprime lending. With used car sales looking to explode in 2014, F&I managers will have plenty of competitive financing options to provide.

Make your loan more competitive beyond rate by making the F&I manager's life easier. Set them up for successfully increasing dealership profit by offering complimentary consumer protection products with your loan. This helps increase their penetration rate and will enable you to increase your loan penetration and generate greater profits.