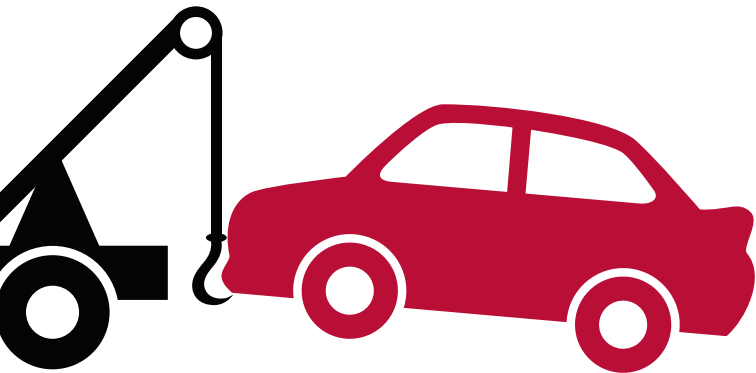


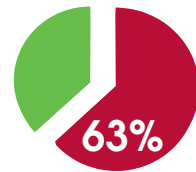
THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence

IF YOUR CUSTOMERS CAN'T PAY, YOU WILL!



According to recent studies of American consumers from Bankrate.com and Pew Charitable Trusts:



Unable to handle
a \$500 vehicle
repair bill

4 out of 5
with <\$30k income



Do not have enough
emergency savings set
aside for an unexpected bill

6 out of every 10
households in the nation



Reported experiencing a
financial shock in the last year

*Major car repairs and lost income
ranking among the most common.*

What does this mean for auto finance?

Well, possibly that lending requirements and terms need to be re-evaluated. In today's world, the biggest driving factor to determine credit-worthiness is an accurate portrayal of how much today's borrowers have in the bank after all monthly bills are paid.

Insulate your loans from the possibility of delinquency and default with consumer protection products, like a vehicle service contract or vehicle return protection, that help consumers stay current on their loan obligation in the event of an unexpected car repair, or even job loss.

Contact EFG Companies today to increase your loan volume.