

# THINK LIKE AN F&I MANAGER

*EFG Subprime Intelligence*

## NAVIGATING THE PERFECT STORM



One of the hot topics at this month's annual NADA National Convention was the much debated subprime bubble and rising delinquency rates.

According to Fitch Ratings, **60-day delinquencies rose to 5.16%** in February, the highest rate in a decade, and the Federal Reserve **increased interest rates by 25 basis points** this past December. We can expect subprime lenders to tighten lending requirements, creating an increased need for subprime lenders to differentiate themselves in the market.

*Don't let the industry hedge you in to using APR as your only differentiator.*

**Pair your loans with complimentary consumer protection products to:**

- protect your loan portfolio,
- increase loan volume and
- become the preferred lender for both dealers and consumers.

With almost 40 years of experience in innovating compelling consumer protection products, EFG Companies knows how to strategically place the right product mix with your loan to achieve greater loan volumes.

**Find out how today!**

Enterprise  
**FINANCIAL**  
NEWS