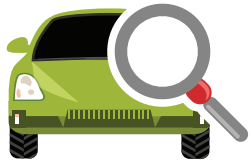


# THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence

## THE GREAT DEBATE: TO TAKE ACTION OR TO WAIT

ACCORDING TO SUBPRIME ANALYTICS AND EXPERIAN:



Subprime auto finance down payments experienced a

**15%** year-over-year decrease in 2015



Average used vehicle loan amounts increased to

**\$18,424** in Q1 of this year.



Average subprime loan terms have increased by

**4.5%** year-over-year since 2012

With lenders looking to extend loan terms to 84 months, it's time to take proactive steps to protect your lending portfolio from potential market changes.

Offering complimentary consumer protection products can help you address the challenges of differentiating yourself from the competition, managing delinquency rates, while also providing additional streams of revenue.

EFG Companies knows how to structure F&I products that will differentiate your loan, expand your reach within auto retail, and protect your loan portfolio.

Contact us to find out how today.