

THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence

ROLLIN' ROLLIN' ROLLIN' KEEP THEM DOGGIES ROLLIN!

All signs point to another record month of auto sales! But that doesn't mean it's time to relax. **It's time to prepare for the next challenge ahead** - as the CFPB continues its ground war on dealer markup, dealerships are taking a more strategic look at their F&I processes and lending partners.

Make sure your lending practices are air tight and that you provide understandable guidelines on lending qualifications. Additionally, **be available during dealership hours** and provide complimentary consumer protection products on your loan as a way for dealerships to increase profit without bumping into regulations.

Enterprise
FINANCIAL
NEWS



The auto industry experienced a **25.5% year-over-year increase** of Subprime buyers in July

**RECORD
BREAKER**

The average number of sales per dealership in the US is on track to **hit an all-time record** of 904 units



SAAR predicts that August sales have **increased year-over-year** by 4.1% and beat July's numbers by 0.7%