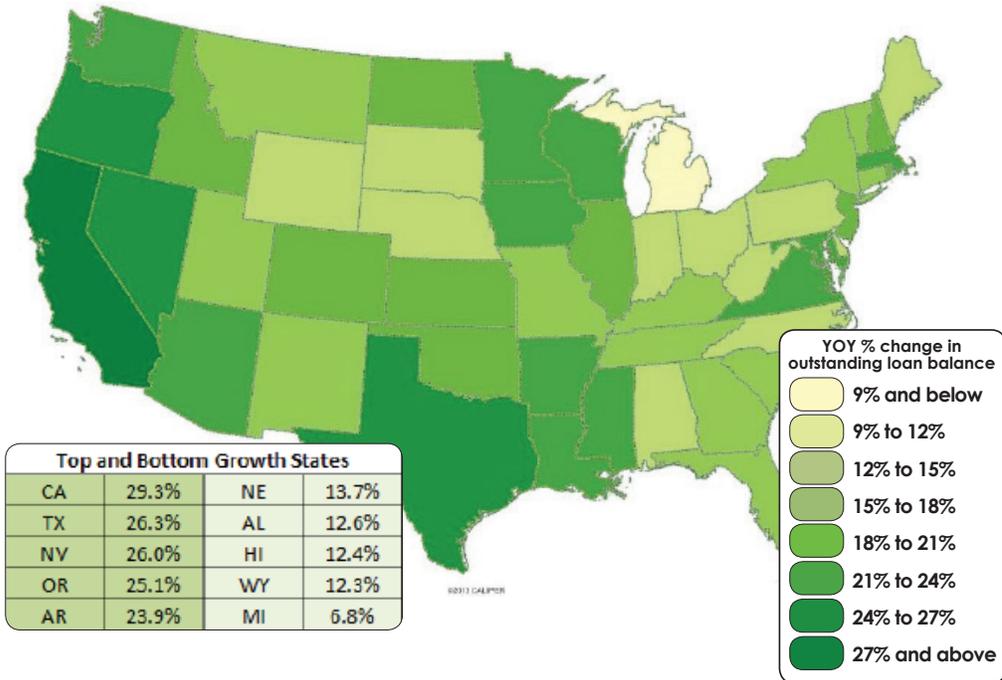


THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence

TAKE ADVANTAGE OF TODAY'S STABLE AUTO LOAN MARKET



BY THE CLOSE OF 2013:



LOAN BALANCES INCREASED

significantly across the U.S.



30-DAY DELINQUENCY RATES DECREASED



60-DAY DELINQUENCY RATES REMAINED FLAT



AUTO LOAN TERMS have INCREASED,

according to Experian: 65 months for new vehicles, 61 months for used



37% of model years being financed are 2010-2012.

F&I managers, looking to increase dealership profit will want to create up-front profit and tap into future income by incentivizing customers to return to the dealership for maintenance and future purchases.

F&I managers will see loans with complimentary maintenance products as more valuable to their business for the long haul.

In addition, if their customers have a better relationship with the lending institution and product administrator, they will look more favorably on the dealership, and be more likely to return for future purchases with vehicle financing from your institution.