

THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence

MOVE BEYOND THE APR RAT RACE

Complimentary F&I products make your loan the “right loan” for F&I Managers.

With more subprime buyers at the dealership, F&I managers are struggling with not only finding the right loan to meet their needs, but also consumers’ budget constraints when it comes to positioning the benefits of F&I products.

Make your loan the “right loan” by moving beyond the APR rat race and position your loan with complimentary F&I products. You can significantly increase the likelihood of an F&I manager selecting your loan to present to the customer, as well as set both your institution and dealership partner up to receive increased income from upgrades.

With tax refunds in hand, subprime buyers flooded dealership lots in March looking for that perfect used vehicle.

+51.6%
sales to poor credit buyers

Sales to consumers with FICO scores below 550 spiked 51.6% month-over-month

+11.8%
sales to deep subprime buyers

Sales to deep subprime buyers also jumped 11.8% in March versus the same month a year earlier

+50%

monthly used vehicle sales

In March, monthly used-vehicle sales surpassed 3 million units for the first time this year, representing a gain of more than 50% from February’s sales

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