

THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence



FEELING THE WARM FUZZIES FROM CONSUMERS YET?

PROBABLY NOT

While the automotive industry has led the nation in recovering from the Great Recession, auto financing companies are still working to **overcome the negative fallout** from the lending industry.

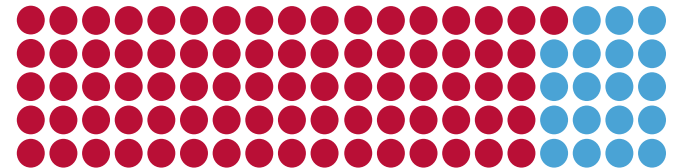
As subprime competition heats up with more independent financing companies entering the market, **reputation management** with dealers and the end-consumer is becoming more important.

By providing value to dealerships and consumers with complimentary consumer protection products, **smart lenders are setting their dealership partners up for success in the F&I department** while enhancing their brand, increasing customer retention and referrals, and driving loan volume.

According to the 2014 Makovsky Wall Street Reputation Study, Financial Services Company Executives Report:

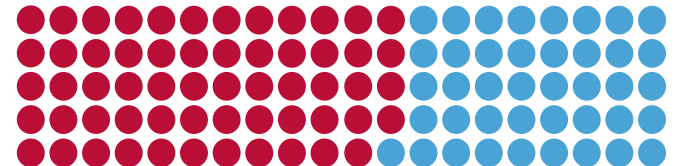
81%

believe the financial crisis continues to have a major effect on stakeholder perceptions of their companies



64%

say negative perception of the industry affected their company's reputation over the last 12 months



27%

is the average business loss in the last two years as reputation and customer service issues persist

