

# THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence

## ARE YOU TAKING ADVANTAGE OF



## THE DOMINO EFFECT?

Dec  
2013

Ally Financial pays \$80 million in CFPB settlement

Oct  
2014

Chrysler Capital, Santander Consumer USA, lower cap on dealer participation

June  
2015

BB&T announces the launch of flat fees

July  
2015

American Honda Finance Corporation agrees to pay \$24 million in CFPB settlement and reduces dealer discretion

Sept  
2015

Fifth Third Bank agrees to pay \$18 million and to cap dealer markups in CFPB settlement

While you ensure compliance with the CFPB, your dealer partners are scrambling to recoup lost profit potential from reduced dealer markup.

You can focus on both compliance and differentiating your institution by increasing dealership profitability. Including products like a vehicle service contract or vehicle return in your loans gives you ultimate control over pricing, and therefore compliance. Dealerships can still increase their profit through the sale of upgrades.

With almost 40 years of developing and delivering profitable strategies for dealerships, EFG knows how to give your institution the edge in the marketplace. **Put our knowledge, expertise and product innovation to work today.**