

THINK LIKE AN F&I MANAGER

EFG Subprime Intelligence



DON'T LET INTEREST RATES DICTATE YOUR LOAN VOLUME



Last month, the Federal Reserve voted to raise interest rates by 25 basis points. As you re-assess your lending portfolio with these new rates, now is the perfect time to evaluate how to **DIFFERENTIATE YOUR INSTITUTION BEYOND RATE.**

One of the best ways to accomplish this is by structuring your loans with complimentary consumer protection products, like a vehicle service contract or vehicle return.

Products like this give you the opportunity to:

- increase dealer profit through upsells;
- increase dealership customer retention and referrals by helping consumers preserve their vehicle's value and stay current on their auto loan;
- differentiate your institution in a crowded market; and,
- protect your loan portfolio.

With almost 40 years of experience in retail automotive, EFG knows how to position your institution as a strategic partner within the dealership space. Put our in-depth knowledge of dealership operations to work to make you a preferred lender for all your dealer clients and beyond.