

2 Employee Spotlight

3 Dealer Tips

4 Special Offer

DEALERS FINANCIAL TIMES

DEALER INTERVIEW

Winter 2007
Volume 3, Number 1



Gary Grim
The Jeep Store

with Gary Grim of The Jeep Store in White, Georgia Dealers Finance has been working with independent automobile dealers for over twelve years. We take great pride in providing the most competitive floorplan financing for growing dealerships just like Gary Grim's The Jeep Store. We had the opportunity to ask Gary a few questions about his business, the used car industry and, of course, Dealers Finance.

1 How did you get into the automotive retailing business?

I have been selling cars for over 35 years. After selling a very successful Jeep dealership in Roswell, GA and owning a few other Chrysler franchises I have decided that the best place to do business these days is in the used car market.

2 What is your favorite car of all time?

A couple of my favorite vehicles have been the Scrambler and the little red Dodge Pick Up.

3 Where is your favorite place to vacation?

My favorite place to vacation is Florida where I really enjoy golfing.

4 What do you think the future holds for the used car business?

I believe that as the interest rates continue to go up it is going to help increase the used car business. The biggest problem with the used car business right now is finding quality inventory at decent prices.

Continued >>

The Dealers Finance Difference

We like being the friend in the finance business. It's what makes us different from other floorplan financing companies. We believe that excessive fees unfairly drive up the cost of dealer financing. So we will never charge for overnight shipping expenses or for site visits. Plus we proudly offer the industry's only no-fee inventory financing plan, the Gold Plan. We have created our financial products to be flexible and customized to the specific needs of growing dealerships. Simply put, we are a local lender managed by friendly, local people.



DEALERS FINANCE®
YOUR FRIEND IN THE FINANCE BUSINESS

1-800-205-6221 or 678-739-2059 | <http://www.dealersfinance.com>

1080 Holcomb Bridge Rd.
Building 200, Suite 340
Roswell, GA 30076
©2006 Dealers Finance

Dealer Interview Continued...

5

Is there anything in particular you like about Dealers Finance?

Dealers Finance has been a great help with our business. Everyone at the office is great to work with and very well versed in the used car business. They know how to take care of their dealers and are very willing to listen to ideas. Thanks to Dealers Finance we have been able to expand our business to the level that is needed to satisfy customers of all kinds. I highly recommend Dealers Finance to any dealer I speak with.



Gary Grim
The Jeep Store



EMPLOYEE SPOTLIGHT

Michelle Nealey, Operations Manager

Michelle joined our staff in August 2006 and is Operations Manager.

Where did you work before Dealers Finance?

Prior to Dealers Finance I taught pre-kindergarten for 5 years where my two sons also attended pre-school.

What do you like most about working at Dealers Finance?

The people I work with are great. I'm lucky that I get to work with such nice people in the office and with the Account Executives outside the office. I also love our dealers who I have the pleasure of speaking with on a daily basis.

What do you like to do outside of work?

Usually whatever I do outside of work consists of activities with my two sons. They are both active in the Scouts and playing sports.

What do you feel is your biggest accomplishment?

My family. My husband Scott and I have two great sons Sean, 10; and Peyton, 7. We are all very close and enjoy spending time together.

DEALER TIPS

Now more than ever, listen to your customers.

Operating a car dealership is a rewarding experience. The dealers we talk to tell us that hard work and a little bit of luck is what it takes to succeed in this business. However, some analysts have predicted tough times ahead for independent dealerships as competition heats up and the supply of quality used vehicles starts to dry up. You can listen to analysts or you can listen to someone much more important to your long term success: your customer. Here are a few tips that can help you listen to customer and take advantage of what he or she has to say.

Take the time to find out what your customer truly wants from a used car dealer. Don't be afraid to ask what you can do to make the buying process easier and more enjoyable. Until you know what he or she considers an ideal customer experience, you won't be able to make it happen. A sincere and polite approach will typically yield incredible insights from your customers. The next step is to keep track of what they want and start to use it in your day-to-day operations and your promotional materials.

Speak to your customer like a friend. If you use loud voice-overs in your TV and radio ads consider an alternate approach. All that does is

put the customer on the defensive. Deliver clear and concise marketing messages that communicate the benefits of buying from your dealership. If you truly believe that your customer is your greatest asset then your marketing materials should support this belief. Treat customers like royalty and they'll keep coming back and recommend you to family and friends.

Develop a quality brand image. Your company's brand is represented by the total experiences a customer has with your dealership. From the exterior sign as they pull up, to the salesman's approach, to the interior decorations of your office, all of these first impressions should reinforce what makes your dealership different from everyone else out there. Work hard to make your image a positive and fulfilling experience for your customers and you'll be rewarded with repeat business.

Consider hiring employees that have never been in the used car business. This may seem ridiculous, but it can help make a tremendous change to the atmosphere on your lot. Hire people who have worked in strong customer service industries, or are true people pleasers. Try to change your sales approach from less pressure tactics to more a friendly con-



versation about choosing the right vehicle. This will help to shift your focus from just selling used cars to developing long-term relationships with customers. Customers are looking for an enjoyable experience at the used car lot. Give it to them and you'll receive additional revenue and increased sales in return.

Consider offering Refund Anticipation Loans for your customers. This type of loan is secured by a tax payer's expected tax refund. A lot of consumers use these loans for a down payment on a vehicle. You can find more information on how to offer this program by speaking with your local bank representative or by visiting HSBC Bank USA at www.hsbctfscustomer.com.

Keep an ear to the ground and an eye on the horizon and you'll be well on your way to maximizing your profits in 2006!

David Ozy, www.ozyp.com

NEWS & EVENTS

The account access Section is Now Active

Dealers Finance is excited to announce that the account access section of our website is now active. All of our customers can now view their entire billing worksheet online and free of charge, by visiting our website and clicking on Dealer Services, account access. You now have the freedom to review your account balance online 24-hours a day, 365 days a year. This

new online section can be quickly sorted by multiple categories, including VIN#, Make, Model and Days of Interest. Sign up today and receive detailed billing information at your fingertips, whenever you need it.

Contact your customer service rep at 1-800-205-6221 for detailed instructions on how to complete the easy sign-up process.

SPECIAL PROGRAMS & SERVICES

NADA Free Consulting Service

The NADA has offered a free, confidential consulting service to help car dealers with difficult business challenges. Simply call one of NADA's Lifeline consulting hotlines, 1-888-672-5140, 1-888-672-5155, or 1-888-667-0481. You will receive free, expert advice from NADA's industry leading 20 Group consultants or Dealer Academy instructors. Either by phone or in person,

the NADA consultant will evaluate a dealership's strengths and weaknesses and assist in creating a plan of action to take advantage of new opportunities. The hotline is meant to help dealers find new and better ways to manage dealership by focusing on things a dealer can control such as cash and receivable accounts and even inventory management tools.

SPECIAL OFFER

Register for a \$100 Gift Card!

How would you like an extra \$100 in your pocket next month? Dealers Finance is offering an ongoing monthly drawing for one \$100 gift card. Register by visiting our website (www.dealersfinance.com) and signing up for our free online version of our newsletter, The Dealers Financial Times. To qualify you must provide your name, your dealership and your email address. No floorplan or note financing is required to win. Only one gift card will be issued to each winning dealership. Questions? Call one of our representatives at 1-800-205-6221.



DEALER\$FINANCE®
YOUR FRIEND IN THE FINANCE BUSINESS

DEALER\$FINANCE®
YOUR FRIEND IN THE FINANCE BUSINESS

1-800-205-6221 or 678-739-2059 | <http://www.dealersfinance.com>

1080 Holcomb Bridge Rd.
Building 200, Suite 340
Roswell, GA 30076