

F&I Insider

Quarterly Newsletter

April 2012

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F&I Tip

Provide information on recreational insurance. New buyers of recreational units might not be aware they can purchase specialized insurance to fit their specific needs at a reasonable cost.

Give them your recommendations so they can have the insurance bought before they leave your showroom with their new purchase. They'll appreciate the extra care you gave them and return to your dealership when looking to upgrade. Remember, Priority One has an in-house agency, Veritas.

Congratulations to our Monthly Dealer Winners!

*And the
Winners
are...*



January winner: Country Roads Recreation
Prize: Keurig Office Pro Commercial Coffee Brewer



February winner: R. Alan Kite, LLC
Prize: Cake of the Month Club



March winner: Madisonville Marine
Prize: PlayStation 3



Your dealership could be the next winner! In honor of Priority One's 25th anniversary, the dealership that sends the 25th funded deal each month will receive a prize.

See what you could win in the second quarter?

April: Popcorn Maker

May: Gas Grill

June: Variety Club of the Month



**Congratulations
Chuck Smith!**



Chuck and his wife welcome Carter Christopher Smith to their family. Carter was born January 22nd and weighed 7 lbs 6 oz. He joins big sister, Jannah, age seven.

**Congratulations
Susan Rontti!**



On March 7th, Susan gave birth to a beautiful, 6 lbs 3 oz baby girl. Please welcome Olivia Rose into the Priority One family.

**Way to Stay
Emily Kersten**



On February 11th, Emily celebrated her 10th anniversary with Priority One. What a great accomplishment!

Convenient OFAC Search Coming Soon to the DRC



Priority One has always helped you stay compliant with OFAC regulation, but now through the click of a button on the DRC you can search OFAC anytime you need, 24/7!

Just as you can now find a tab on the DRC to access NADA's online pricing guide, soon you'll be able to search names on the government's OFAC (Office of Foreign Assets Control) list through the DRC. Whether or not a match is found, you'll be able to save or print a statement for your records.

Dealers are required by law to check the OFAC list. There are penalties for those that do not establish procedures to review the OFAC list and there are fines for dealerships that enter into a contract with anyone on the list.

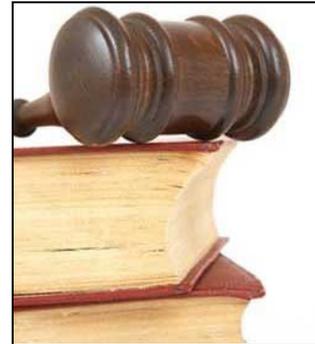
Currently, you can perform a search through the website:

<http://sdnsearch.ofac.treas.gov/>.

However, the government's list has limited functionality, and will not detect misspellings or other incorrectly entered text, and will not return near matches – which puts you at risk. Many companies charge up to \$100/month to run the checks for your dealership. We are proud to announce this FREE, easy-to-use, online search is another benefit you will receive as a Priority One partner.

Call your dealer account executive with questions.

800-419-1341



The Forest River Consumer Credit Card

Don't forget, if you're a Forest River dealer, please be sure to enroll in the Forest River Consumer Credit Card program.

There are great offers going on now for consumer card holders. For instance:

7.9% APR with 36 payments.

Visit our website:
www.forestrivercard.com

For additional information, call Greg Hauenstein, program representative at:

**800-419-1041
Ext. 263**



Treat Non-Prime Customers as You Want to be Treated



We all strive to make this golden rule a fundamental principle of life, and it's especially important when working with credit challenged customers.

Today, nearly 35% of customers fall into the non-prime market and how they are treated will affect not only the immediate sale but future sales as well.

There is a misnomer that customers with a poor credit score are not affluent. This is simply not the case. There are many reasons a customer may have a low credit score including divorce, illness or a short interruption in employment.

Chances are your credit challenged customers have not received first-class treatment by others in the industry, but at Priority One your non-prime customers will receive the same service as prime customers. Take extra care in explaining the unique nature of non-prime loans. By treating these customers with respect, it will create a strong customer loyalty that could bring in future business from them, their friends and family, not to mention the chance to win the sale today.

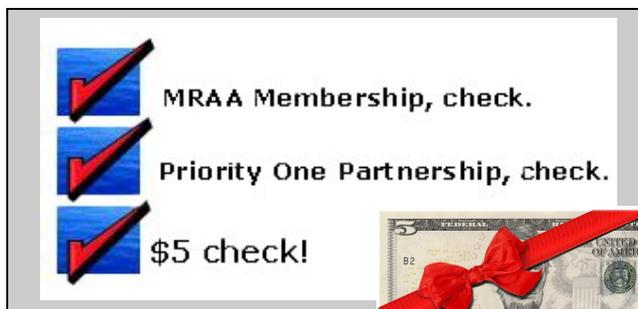


Priority One and MRAA Create Endorsed Benefits

If your dealership is an MRAA member, things just got even better for you!

MRAA just named Priority One as its exclusively endorsed F&I outsource provider. This means that in addition to the F&I split you receive from Priority One, you will also receive **\$5 in BonusBucks for every loan** facilitated through Priority One. Your dealership will be rewarded on a quarterly basis with a check coming from MRAA.

The BonusBucks benefit has already started!



Dealership Address/ Account Changes



If your address has recently changed and/or you've changed bank accounts, please notify your business manager to update your information:
800-747-6223

It is important for us to get this information before funding new deals so we can take care of updating your lenders.

Thank you.

**FIND US ON
FACEBOOK**

and

**OUR WEBSITE:
www.p1fs.com**

F&I Insider

PRIORITY ONE

Phone: 800-747-6223
Fax: 800-341-6223
E-mail:
newsletter@p1fs.com

We're on the web:
www.p1fs.com

PriorityOne
Financial Services
*Selling is your priority,
financing is ours.*

742 Second Avenue South
Saint Petersburg, FL 37701



FREE NADA Value Guide for Priority One Dealers



As of January 3, 2012, the on-line NADA pricing guide was made available to you on Priority One's DRC. Just go to the tab on the DRC, labeled NADA, and you'll be connected, free of charge.

Once you've priced the unit, the best way to send your book-outs to Priority One is to send them upfront with your customer's credit application. This will expedite the response time from your lenders.

To view archived F&I Insider newsletters, please check out the *News* section of our website: www.p1fs.com.