**Are you only trading with 44% of the buying public?**

**If so, you need to attend the…**

**Auto Dealer Subprime Sales Success Workshop**

Rebecca Chernek and other industry-leading trainers share proven methods to boost profits, build customer loyalty and limit liability in the growing subprime market. This 1½ day power workshop provides a comprehensive – and in-depth – look at how to manage subprime sales to boost your bottom line.

Attendees will learn:

* **How to set up a successful special finance department.**
* **How to read an automotive consumer’s credit report.**
* **How to land the customer on the right car the first time out and manage subprime customers to build customer loyalty.**
* **How maintaining a certified used car inventory helps obtain bank approval on special finance.**
* **How to develop positive bank relationships to get more deals bought.**
* **How to maximize lender advances through valuable product offerings.**
* **How to limit liability through proper procedures and compliance.**
* **How compliance and transparency lead to higher profits and long-term relationships with customers.**
* **What a CMS is and how to implement it.**
* **How the subprime market has impacted the auto industry’s recent success and trends in financing and how customers conduct their vehicle purchase.**

**The presenters include:**

**Rebecca Chernek, President**

**Chernek Consulting**

* Meeting Subprime Customers at the Door

Rebecca Chernek will provide techniques to guide dealership personnel in working with subprime customers – from landing them on the right car the first time out using credit interview techniques, to identifying and responding to credit flags and ensuring consistently seamless TOs. “The process is designed to not only put customers at ease and limit errors,” said Chernek, “but also reduce the time the customer is in the dealership.” She’ll also discuss ways to develop better subprime bank relationships.

A nationally recognized F&I trainer, Chernek provides customized onsite training, F&I audits, regional F&I workshops and interactive webinars for franchise and independent automotive, RV and marine dealerships. She also serves as an NCM 20 Group F&I Expert. Chernek gained extensive experience in sales and F&I before being hired by JM Family Enterprises in 1995 and promoted to district manager for the AutoNation division — the top retailer in the United States – to hire, train, boost profits and implement menu selling.

**Jason Barrie, Senior Director, Market Performance**

**Dealertrack Technologies**

* How the Subprime Market has Helped Fuel the Auto Industry’s Recent Success

Jason Barrie will deliver a unique perspective on how the subprime market has helped fuel the auto industry’s recent success. He will deliver trends seen in both used car and subprime financing, share insights of how the in-store to online financing process has begun to transform the way consumers conduct their vehicle purchase, and also review what’s in store for 2015.

With Dealertrack Technologies since 2005, Barrie has helped drive the company’s growth from a credit application portal to an enabler of complete dealership workflow. Dealertrack operates the largest online credit application network in North America and is a leading industry provider of web-based software solutions and services that enhance efficiency and profitability for all major segments of the automotive retail industry. Dealertrack currently connects over 20,700 dealerships with 20+ OEMs and 1,500 lenders, all while touching three out of four cars sold in North America.

**Kyle Walker, Content Product Manager**

**Complí**

* CFPB Enforcement – What your Dealership Needs to Know
* Establishing a Compliance Management System (CMS)

Kyle Walker will explain what a CMS is and why the CFPB wants one in your dealership. Attendees will learn the four key components of the CFPB’s guidelines, the top four areas where compliance gaps exist and best practices in establishing a CMS to protect your dealership.

Kyle joined Complí in 2006 as an implementation specialist, working closely with Complí's clients to increase understanding of their compliance requirements and assist them during the rollout, implementation and maintenance of a sustainable compliance program. Kyle works with Complí’s extensive national network of subject matter experts and strategic partners to create innovative solutions for Complí clients, and has delivered Complí Counsel, Complí Partner Services, an expansive training library. Kyle is a certified Compliance and Ethics Professional (CCEP). Complí provides easy-to-use and affordable compliance management systems that are delivered as software-as-a-service (SaaS), ensuring the right people do the right things at the right time.

**Brandon Hardison, President**

**Champion Strategies, Inc.**

* Used Car Certification Requirements and the Subprime Market

Brandon Hardison, president, Champion Strategies, Inc., will discuss how maintaining a certified used car inventory helps obtain bank approval. Over the last three years, Hardison has provided consulting services to Ford dealers across the Southeast to help them maximize their people, processes and profits using Ford’s Certified Pre-Owned Program. He has 25 years of experience in the auto industry as a retail sales consultant, sales manager and operations manager, and worked for two of the largest automotive groups in the nation, DCH and Asbury, as national sales training director.

**Gregory Johnson, Attorney**

**G Johnson Law PLLC**

* Garage Liability Insurance: Are you Covered for Consumer Credit, Fair Lending and Advertising Claims?
* Subprime F&I Compliance Issues under the TILA, ECOA, FCRA, UDTPA and CFA (Spot Deliveries, Acquisition Fees, Deferred Downpayments and More)

Greg Johnson will address the subprime compliance landscape. He is an attorney and owner of G Johnson Law PLLC, a firm based in Minneapolis-St. Paul, Minnesota. He has over 20 years of experience working with auto dealers in litigation, regulatory compliance and insurance and risk management matters. He has defended hundreds of auto dealer-related claims at the federal and state level under consumer credit and privacy laws, as well as suits alleging fraud, deceptive trade practices, wrongful repossession, breach of warranty and prior salvage. He has been AV (Preeminent) rated by the Martindale Hubbell Law Directory for the past 20 years, its highest possible rating for legal abilities and ethical standards.

**Arzu Algan, CFO & Dean of Education**

**Automotive Dealership Institute (ADI)**

* How to Set Up a Successful Special Finance Department

Arzu Algan will present five principles for success in “How to Establish a Successful Special Finance Department.” Brandon Hardison, President – Champion Strategies, Inc., will discuss how maintaining a certified used car inventory helps obtain bank approval in “Used Car Certification Requirements and the Subprime Market.”

Algan is responsible for developing and structuring the ADI’s course curricula. Prior to her position at ADI, Algan served as director of education at two F&I schools. Before becoming an educator, she gained experience as an F&I director responsible for lender relations, contracting and cash management at a large automobile dealership. Algan also conducts ADI’s automotive lending workshops in the Asian Pacific in conjunction with The Asian Banker. She serves on the board of teaching faculty for the Banking Academy – Education Centre for Practicing Professionals for The Asian Banker.

**Jenn Reid, Senior Director of Product Marketing – Auto**

**Equifax**

* How to Read an Automotive Consumer’s Credit Report

Jenn Reid will explain what you can learn about customers from their consumer report. She’ll discuss how to interpret the information in the file and why it’s important to move past the score to understand what the customer has to offer.

Reid joined Equifax Automotive Services from the automotive lending industry. She spent six years focused on both the manufacturer and indirect lending channels for JP Morgan Chase. She started her automotive career in the dealership, working in customer service, sales and management positions. Reid brings over 14 years of automotive experience to Equifax, working for both dealerships and automotive finance companies.

**Rodney O’Rourke, Director of Agent Development – Eastern U.S.**

**LoJack Corporation**

* “How to Maximize Lender Advances through Valuable Product Offerings”

Rodney O’Rourke will discuss the history of LoJack, how to maximize lender advances through valuable product offerings, identity theft policy and procedures, and industry trends. He joined LoJack in 2012 after a successful retail career that started “before the Internet.” Rodney has spent the majority of his career in the F&I space working through the ranks, from sales professional to AGM/GSM level positions. His experience working for both large publicly traded companies, such as AutoNation, Asbury and Sonic Corporation, and small mom and pop stores gives him a unique industry viewpoint. His extensive F&I knowledge has lead him to develop sub-prime departments and increase overall performance in dealerships all over the country.

**Agenda**

**April 7, 2015**

**Auto Dealer Subprime Sales Success Workshop**

**(Marriot Hotel Perimeter Center, Atlanta, Georgia)**

**BREAKFAST –** Compliments of Dealertrack

**8:30 am – 8:45 am Chernek Consulting, LLC, Becky Chernek:  “**Introduction”

**8:45 am – 9:15 am Dealertrack Technologies, Jason Barrie:** “How the Subprime Market has Helped Fuel the Auto Industry’s Recent Success

**9:15 am – 9:45 am Champion Strategies, Inc., Brandon Hardison:** “Used Car Certification Requirements and the Subprime Market”

**9:45 am – 10:00 am   BREAK**

**10:00 am – 10:45 am Complí, Kyle Walker:** “CFPB Enforcement – What your Dealership Needs to Know”

**10:45 am – 11:15 am  “Chernek Consulting, LLC, Becky Chernek:**

“Meeting Subprime Customers at the Door”

**11:15 am – 11:45 pm G Johnson Law, PLLC, Greg Johnson:  “**Garage Liability Insurance:  Are you Covered for Consumer Credit, Fair Lending and Advertising Claims?”

**11:45 pm – 12 pm**  **Questions for the Panel**

**12 pm – 1 pm  LUNCH –** Compliments of Complí

**1:00 pm – 2:00 pm G Johnson Law, PLLC, Greg Johnson:  “**Subprime F&I Compliance Issues under the TILA, ECOA, FCRA, UDTPA and CFA (Spot Deliveries, Acquisition Fees, Deferred Downpayments and More)”

**2:00 pm – 3:00 pm**   **Automotive Dealership Institute, Arzu Algan:** “How to Set Up a Successful Special Finance Department”

**3:00 pm – 3:15 pm BREAK**

**3:15 pm – 4:15 pm LoJack, Rodney O’Rourke:** “How to Maximize Lender Advances through Valuable Product Offerings”

**4:15 pm – 5:00 pm Chernek Consulting, LLC, Becky Chernek: “**Closing Remarks for the Day”

**April 8, 2015**

**8:30 am – 9:15 Equifax, Jenn Reid:** “How to Read an Automotive Consumer’s Credit Report"

**9:15 am – 10:15 am Champion Strategies, Inc., Brandon Hardison:** “Fighting the Trade War”

**10:15 am – 10:30 am BREAK**

**10:30 am – 12:00 pm Chernek Consulting, LLC, Becky Chernek:** “Workshop Takeaways”

**12:00 CLOSE**