



ELITE™
RECREATIONAL FINANCE

F&I Talking Points for Your Staff

Customer: "What are your rates?"

Dealership: I cannot give you a specific rate without an application, but your payment will be roughly \$___ with ___% down. My job is to help you find the best boat and provide you with the best ownership experience.

We work with the nation's top marine lenders and should be able to meet your needs. If this is the boat you are interested in, we can write this up Subject to Comfortable Financing then do a Soft-Credit pull application to get a real rate for you vs. a range.

Using 50/50 inquiry to confirm if they are financing or paying cash.

Typically we find about half our customers finance and half our customers pay with cash. What are your plans?

Customer: "We're paying cash."

Dealership: No Problem.

Our business office will be assisting you with the title work. So I can help them prepare, is that going to be actual cash or will there be a lien on the title from a local bank or credit union?

If they answer "Yes", see "We're going through our local bank" script.

Customer: "We are going through our local bank."

Dealership: That's great to hear.

My job is simply to help you find the best boat and provide the best ownership experience.

Many of our customers have found when they compared their local bank to some of our marine specific lenders, they were able to get a better finance package through the marine lenders.

We do a Soft Credit Pull to get you qualified. Would it make sense to complete a credit application then you can compare which finance package is best for you?

Elite Recreational Finance

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**A supportive resource to the Elite Recreational Finance Vlog by Jared Zimlin discussing F&I tactics and strategies to finance more deals.*