

# What Ally Dealer Financial Services offers our customers

Ally Dealer Financial Services works directly with dealers nationwide to offer one of the most comprehensive suites of products and services in the industry. With 90 years of experience, Ally doesn't just understand the auto business; we're an integral part of it. Our expertise makes Ally a strategic asset that enables dealers to improve business results, build customer loyalty and create powerful brands. Ally's auto products and services include:

## Auto Finance

**New and Used Retail Financing** - A full spectrum of traditional auto and RV financing options with competitive rates and flexible terms.

**SmartLease** - A broad range of leasing options featuring affordable payments and flexible terms.

**Commercial Financing** - Several finance and lease products to meet the needs of commercial customers – both businesses and municipalities – looking to build their fleets.

**Commercial Lending** - A broad suite of products for financing auto and RV dealer inventories and other business needs such as working capital, real estate loans and lines of credit for facility upgrades and maintenance.

**Remarketing** - The SmartAuction online remarketing platform provides dealers with access to wholesale vehicles for their used inventory needs and the ability to reach potential buyers of their own wholesale vehicles through an online auction.

## Insurance

**Vehicle Service Contracts and Maintenance Contracts** - Vehicle Service Contracts (VSC) offer consumers protection against many major,

unexpected vehicle repair costs. Maintenance contracts cover specific maintenance needs such as oil and filter changes, tire rotations and manufacturer-recommended service inspections.

**Additional Coverage Products** - Financial product offerings that include coverage for damage to tires and wheels, excess wear and tear on Ally leased vehicles (SmartLease Protect), theft protection, and guaranteed auto protection (GAP) to help cover the "gap" between a customer's settlement check and the finance balance when a vehicle has been determined to be a total loss by the customer's primary insurance carrier.

**Property and Casualty Insurance** - Insurance that covers a dealer's vehicle inventory and provides coverage for a dealership's garage operations and property damage to the dealership.

## Tools for Success

**Dealer Training** - A comprehensive suite of training tools, including interactive web-based training and in-dealership instructor-led sessions, all accessible through Ally's Performance Development Center web site.

**Customer Relationship Management** - Ally's Relationship Management Center provides dealers with tailored customer lists and marketing tools, such as direct mail or email campaign materials to reach potential customers.

**The Ally Blueprint** - A personalized plan to help dealers improve every aspect of their Finance and Insurance office; includes training on many topics such as compliance, and income development consulting.

