



## Notice Anything Different?

Depending on how observant you are, you may have noticed a little something different on this page—our name and our logo have changed. And that's just the beginning! The real change is a much anticipated update to our website. We hope that you find it more user friendly and that you visit it often. Some of the changes that we have made are:

- In our product sections we have included links to videos that you can access, and use as you see fit. You may want to show them to your customers or you may just want them to be a part of the finance section on your dealer's website.
- You will also notice that it is easier to maneuver between the products with the new product buttons on each page.
- In the Blog section under About Us, we have once again added all of our newsletters, including this, our most current one. You will no longer be receiving a paper copy of the newsletter. Each quarter you'll receive an email letting you know that it is available on the website.
- Also in the Blog section, you'll see that we will be posting new material and information, at least monthly. This will contain any updated information that we feel is important for you to know. It may also include stories, interviews, and opinions.

You will still find much of the same information such as product claim and cancel forms and we hope to make this a more dynamic website that changes as the business changes.

With the new name, comes a new web address, and email address. When emailing your Jeram Group representative, please use @thejeramgroup.com.

From now on, find us at:

**[www.thejeramgroup.com](http://www.thejeramgroup.com)**

**Now through June 10th, when you log in and submit your email address, you'll be registered to win a \$300 gift card!**

## ARE YOU A SUPERSTAR?

What does it take to be a superstar in our business? Great selling skills? Yes. But is there more to it? We asked some dealer personnel what makes their Finance Managers superstars:

- Even with the long hours, they still come in early to get ready for the day.
- Any free time they have is spent learning—from videos, from the desk, from the trainers—anywhere they can find information.
- They are great ambassadors for the store. They greet their customers like they're happy to see them every time—no matter what the day has been like for them.
- They have a team spirit with the sales people—they take the time to build trust with them.
- Business ethics—no lies, no excuses, give it 100% all of the time.

- Check out your on-line sources to stay informed and on top of your job:
- [www.thejeramgroup.com](http://www.thejeramgroup.com)
- Ethical F&I Managers

WHAT WOULD YOUR DEALER SAY ABOUT YOU?

### **GAPWise VALUEWise**

Diminished Value Protection

Once a vehicle is in an accident, it is worth up to 30% of its trade-in or sale value due to diminished value. Customers who don't take this into account when they go to trade in the vehicle may find that they have less equity to put toward a new vehicle, causing a higher payment for the customer and possibly a lower profit margin for the dealer as he works to put the deal together. VALUEWise is the solution to making the deal. "It allows for a vehicle owner to come back to the selling dealer and get its full value, as if the accident never happened. This takes the deal from one that may be tough to close to one that creates a positive outcome" says Matt Croak, President of Wise F&I. It is truly a win-win for everyone. First, the vehicle owner returns to the selling dealer with his vehicle that has been in an accident, but has not been totaled. Having the Diminished Value Protection on the vehicle means that he may receive up to \$5,000 to cover the difference in trade value caused by the accident. The benefit amount is determined by the amount of damage the vehicle incurred. Because of that, the used car manager doesn't have to inflate the actual car value; the desk manager doesn't have to use potential profit to reduce the negative equity; and the F and I manager won't have to worry about the deal being maxed out by the lender.

Of course, the real winner is the customer who leaves with a new car and a renewed trust in the dealership and its F and I department products.

Your Jeram Group representative will be happy to tell you more about how Diminished Value Protection can reduce the anxiety of trading in a vehicle that has been in an accident, as well as improve F&I product sales.