

# F&I Insider

Quarterly Newsletter January 2013

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### Congratulations!

2012 Dealer's Choice Award Winner, John Gissal (left), and Above & Beyond Winners, Mary Towns and Greg Hauenstein!



### Priority One Volunteered in 4th Annual "Give Thanks" Program

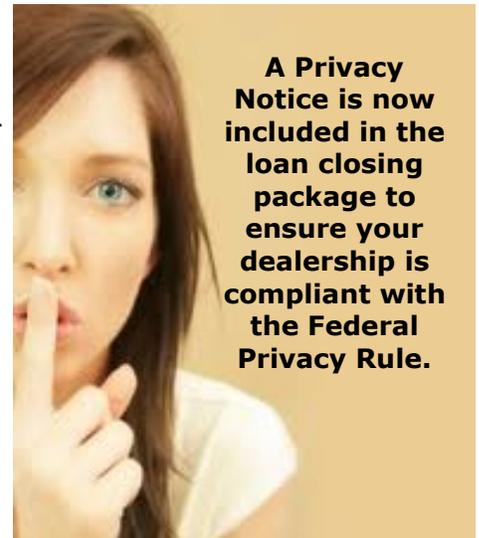
Priority One employees are thankful for all they have and in November they took time to help those less fortunate by volunteering at: *Suncoast Animal League, UPARC, Habitat for Humanity and Homeless Emergency Protection (HEP).*

## Make Privacy a Priority!

Priority One is proud to announce that we've added another valuable service for our dealers! A **Privacy Notice** is now being included in the **Closing Package** for each of your customers that finance through Priority One.

The Gramm Leach Bliley Act includes a provision – **The Financial Privacy Rule** - to protect consumers' personal financial information held by financial institutions or any business that offers financial products and services like your dealership does. The Financial Privacy Rule is not a new regulation, and you may already be providing customers with a privacy notice at your dealership. However through this service, Priority One can help ease the burden of meeting your compliance requirements.

The Privacy Rule requires that the privacy



(continued on page 2)

## Dealer Spotlight: Robert Handy Camping Center

Interview with Robert Handy Jr.

It was a pleasure speaking with Robert Jr. for the return of our dealer spotlight. He is a true Southern boy with a true southern accent and all the southern charm you would expect. He was very personable and eager to talk about his family-run business, but he consistently switched topics and bragged about what a wonderful partner Priority One is and how happy he is with the partnership. Robert Handy Camping Center has been a dealer partner with Priority One for four years.

Robert's father, Robert Handy Sr., started Robert Handy Camping Center in April, 1977. Robert Sr. originally



At the Forest River Dealer Expo in 2012. From left to right: Jared Zimlin—business development director of P1, Heather Mariscal—president of P1, Robert Jr., Robert Sr. and Linda.

(continued on page 4)

**EXCITING NEWS!**

**Priority One Expands to Include Equipment Financing**



As the new year begins we are venturing into a new service offering — equipment financing for motorcoaches and buses.

Initially this new service will assist with the unique finance needs of this division of our parent company, Forest River dealers only. In time we will add this service to other dealers.

We are very excited about the distinct advantages we can offer dealers in equipment financing. We can offer remarketing and referral programs for additional income, competitive loan and lease options and flexible, affordable payment options for dealers' customers.

As we ease our way into this exciting new world of equipment financing, we want to ensure you that we will continue with our retail financing services and you'll remain a *top priority* with us.

**New lenders are available!**



**Call your dealer account executive to learn more.**



**Congratulations to the Monthly Dealer Winners!**

Thank you all for helping us celebrate our 25th anniversary. We wouldn't be here if it weren't for you. Have a great and prosperous 2013!

**October winner:**

Princess Craft

**Prize:**

iRobot-Roomba Bagless Robotic Vacuum Cleaner

**November winner:**

Bruce Griffon's Trailer Town

**Prize:**

Breville Panini Press

**December winner:**

Daytona RV's

**Prize:**

32" LCD HDTV



**submit. enter. win.**

**Dealer APPreciation Contest 2013**

For every one complete customer APPlication that your dealership submits to Priority One, your dealership will receive one entry into a monthly drawing for a fabulous prize. ***The more APPlications you submit, the more chances you have to win!*** Contest runs Jan. 2—Dec. 31, 2013. Additional details will be provided on DRC and via email.

**Make Privacy a Priority! (continued from page 1)**

notice you provide to your customer include:

- Why you may need to share personal financial information
- What information is collected
- With whom the information may be shared
- How the information is protected
- Right to opt-out

**Should My Dealership Participate in this New Service?**

The Privacy Notices issued by Priority One will cover the sharing of customer's personal information for purposes of executing the finance transaction on behalf of the customer. If this is the ONLY information sharing conducted by your dealership, you SHOULD participate in Priority One's new privacy notice service.

The privacy notices issued by Priority One will NOT provide for sharing information about customer transactions with dealership affiliates or customer credit worthiness with dealership non-affiliates for marketing purposes. If your dealership engages in such information sharing, it is your responsibility to provide the appropriate privacy notice to the customer, and you should NOT participate in Priority One's new Privacy Policy service.

**Be Certain You are Meeting ALL of Your Dealership's Privacy Rule Compliance Requirements:**

To understand how the Privacy Rule pertains to your dealership and when to use a privacy notice, one must understand that the terms "consumer" and "customer" mean different things.

## Make Privacy a Priority! (continued from page 2)

### Consumer

When a person applies for credit through your dealership, they become a “consumer” of your dealership. Consumers have the right to receive a privacy notice except when:

- Information is disclosed to unaffiliated third parties to process a transaction requested by the consumer.
- Information is disclosed with the consumer’s consent
- Information is disclosed for law enforcement purposes.

Therefore, if you are sharing the consumer’s information ONLY for the purposes of attempting to secure financing for their boat or RV purchase, you are NOT required to provide a privacy notice, because you are processing a transaction requested by the consumer.

However, if a dealership shares consumers’ personal nonpublic information with an unaffiliated third party for reasons other than processing a credit transaction requested by the consumer, you are required to provide a privacy notice.

### Customer

A “consumer” becomes a “customer” when they have a “customer relationship” with a financial institution. When a consumer finances a purchase through one of your dealership’s lenders, your dealership is the original creditor on the transaction. Therefore, even though the loan is being immediately assigned to the lender, as the original creditor, you have established a “customer” relationship with the consumer. Privacy notices are **always** required to be provided to “customers” and must be given no later than when the borrower signs the contract.

FACTS	WHAT DOES TEST DEALER MARINA DO WITH YOUR PERSONAL INFORMATION?																												
Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to find out how we use your information. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.																												
What?	The type of personal information we collect and share depends on the product or service you have with us. The information can include: <ul style="list-style-type: none"> <li>• Social Security number and income information</li> <li>• Account balances and payment history</li> <li>• Credit History and Credit Scores</li> </ul> When you are no longer our customer, we continue to share your information as described in this notice.																												
How?	All financial companies need to share Customers' personal information to run their everyday business. In the sections below, we tell you how we share financial companies can share their Customers' personal information. We invite TEST DEALER MARINA to choose to share, and whether you can limit this sharing.																												
<table border="1"> <thead> <tr> <th>Information we can share your personal information</th> <th>Share</th> <th>Limit?</th> <th>Can you limit this sharing?</th> </tr> </thead> <tbody> <tr> <td>For our everyday business purposes—such as to provide your transactions, manage your accounts, respond to court orders and legal investigations, or report to credit bureaus</td> <td>Yes</td> <td>No</td> <td>No</td> </tr> <tr> <td>For our marketing purposes—to offer our products and services to you</td> <td>Yes</td> <td>No</td> <td>No</td> </tr> <tr> <td>For joint marketing with other financial companies</td> <td>Yes</td> <td>No</td> <td>No</td> </tr> <tr> <td>For our affiliates' everyday business purposes—information about your transactions and experiences</td> <td>No</td> <td>No</td> <td>We do not share</td> </tr> <tr> <td>For our affiliates' everyday business purposes—information about your creditworthiness</td> <td>No</td> <td>No</td> <td>We do not share</td> </tr> <tr> <td>For nonaffiliates to market to you</td> <td>No</td> <td>No</td> <td>We do not share</td> </tr> </tbody> </table>		Information we can share your personal information	Share	Limit?	Can you limit this sharing?	For our everyday business purposes—such as to provide your transactions, manage your accounts, respond to court orders and legal investigations, or report to credit bureaus	Yes	No	No	For our marketing purposes—to offer our products and services to you	Yes	No	No	For joint marketing with other financial companies	Yes	No	No	For our affiliates' everyday business purposes—information about your transactions and experiences	No	No	We do not share	For our affiliates' everyday business purposes—information about your creditworthiness	No	No	We do not share	For nonaffiliates to market to you	No	No	We do not share
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Created on 1/1/13	Call 800-955-5555 or go to <a href="http://www.testdealermarina.com">www.testdealermarina.com</a>																												

### In Summary:

The new Priority One privacy notice service will cover your dealership’s compliance requirements for all of your dealership’s “CUSTOMERS” financing through Priority One.

If your dealership does NOT share consumer’s personal non-public information for any purpose other than financing, you are NOT required to provide a privacy notice to consumers, because you are “processing a transaction requested by the consumer”.

If your dealership DOES share consumers’ personal nonpublic information with an unaffiliated third party for reasons other than financing, (such as marketing purposes) you ARE required to provide the appropriate privacy notice to the consumer. Priority One’s privacy notice service does NOT meet this requirement.

If you do **NOT** want to participate in this service, please contact your Priority One business manager or dealer account executive. If you do not notify us, your dealership will be **automatically enrolled** in the privacy notice service.

If you have questions on this article, please contact Gary Rademaker or Lorraine Mariotti at 800-747-6223.

### Employee Spotlight: Staci Burton



Staci has been with Priority One for almost six years. Most of you know her as our wonderfully friendly receptionist but she does so much more at Priority One. She is part of the dealer support team responsible for mailing requested supplies, sending post funding packages and assisting internally wherever needed. Staci has won our annual *Above & Beyond* award twice.

Staci was born in Hinsdale, Chicago, moved to Lawrenceville, GA at the age of eight, returned to Chicago from ages 17-21 and now calls St. Pete home.

When she is not working, Staci enjoys spending time with her husband and dog, watching sports, cooking and anything that has to do with music. In fact, her dream job would be to create her own music and tour the world as a DJ!

### Interesting tidbit:

Staci sleeps in a total cocoon. She makes sure that all of her blankets are pulled up to her neck. She then takes a pillow that goes over the top of her head and she makes a tiny breathing hole for her nose to stick out!

Like us on Facebook and you'll be registered to win an iPad mini.

facebook

Contest ends  
March 21, 2013.

# F&I Insider

## Dealer Spotlight: Robert Handy Camping Center (continued from page 1)

worked hard at Lowes Hardware for 16 years making good money and was able to retire at the age of 36 (gasp).

He got bored with retirement so he bought seven travel trailers and started R&R Travel Trailers in 1976. Business was good so he bought out his partner and opened his current business in 1977 selling campers; the rest is history.

Robert Handy Camping Center, located in Wilkesboro, NC – population of 65,000, is a family

run business. Robert Sr. oversees the business, mom (Linda) Handy does the books, Robert Jr. sells, brother Scott runs the service department and Robert Jr.'s son helps where needed during college breaks. There are two other part-time employees. Robert Jr. also has a 16 year old daughter who is busy with track and tennis.

When not working, Robert Jr. enjoys watching live baseball and football games. He wants to visit as many stadiums as possible and has been to see the Packers, Colts, Steelers, Panthers, Brewers, Reds and Cubs.

### PRIORITY ONE

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financing is ours.*

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