



**Forest River Consumer Credit Card Program Keeps Growing**



Three years ago we began this revolving credit card program as an additional way to assist your customers with financing. Now hundreds of dealers are part of it, and we're expecting to see a YOY net sales increase of 40% at the end of 2014.

If you want additional information or are interested in enrolling in the program, please contact Lauren Cason at **800-419-1041**.

As a quick reminder to already enrolled dealers, to remain compliant with government regulations, please send all customer applications, including declined applications, to TD Bank at:  
Si Solutions, Inc.  
2972 NW 60th Street  
Ft. Lauderdale, FL 33309.

Also, please ensure a copy of all signed customer receipts remain in your files. You don't need to mail the receipts to TD Bank.

**Coming Soon: FRC Enhancements**

Soon you'll be able to upload supporting documents like P.O.s and invoices or choose to enter that information directly into the FRC (Finance Resource Center) allowing Priority One to start working the deal even faster.

**Dealer Spotlight: Quality Boats of Tampa Bay**

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that time, in addition to their full-service marina, the Bair's have expanded four times, building showrooms, a waterfront service center and soon opening a new location in Sarasota, Florida. The dealership sells Grady-White, Pursuit, Regal and Scout new boats as well as quality used and brokerage boats.

Quality Boats is proud to be known as the oldest family owned boat dealership in the Tampa Bay area. Linda and Ted Bair passed away in 2003 and 2004 respectively, but the dealership has not lost its integrity, quality products, services and extraordinary customer commitment. Their sons, Dan and David, took over the business with lots of experience under their belts. As youngsters, Dan and David worked at the dealership cleaning boats, painting bottoms, cleaning teak and scraping barnacles. Today they run the business along with a highly experienced staff.

Quality Boats has won many accolades:

- Named a *Top 100 Dealer* by Boating Industry Magazine
- Consistently rated among the top



(The Bair family)

dealers in the world by the NMMA (National Marine Manufacturers Association).

- Top 10 dealer for a variety of boat manufacturers including Boston Whaler, Chris Craft, Formula, Shamrock and Tiara/S2 Yachts

David Bair enjoys these awards but is most proud of the way every team member reflects the Quality Boats motto, *'The Difference is Quality, the Foundation is Family.'* He explains, "The awards are great and the recognition is wonderful but without a family structure, we wouldn't have made it for 40 years. Customers are greeted by name, every customer receives a personalized, one-on-one sea trial and orientation and new boat owners are automatically enrolled into our Quality Boats cruise club to get to know others and enjoy weekend outings. We're all one big, happy family."

**Sales & F&I: Separate Departments with a Shared Process and Same Goal**

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**3. Decrease in product knowledge.**

Salespeople should be product experts, both on their own and the competition's product offerings. Adding finance expertise to their responsibilities will decrease the time they can devote to honing their craft.

**4. Decrease in finance income.**

A vehicle transaction can take several hours to complete and you

don't want your salesperson chained to the customer that long. You also don't want finance income to be compromised if the customer suggests buying the unit if the warranty is thrown in.

At Priority One, escalating customer satisfaction at your dealership is an essential goal, while also increasing deliveries and finance income. Your

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## submit. enter. win. Dealer Appreciation Contest 2014

Back by Popular Demand!

### April Winner

Copher's Boat Center  
Combo Game Package



### May Winner

Bill's Marine  
Jukebox



### June Winner

Marine Supply—Winterhaven  
Outdoor Movie Theater



## Sales & F&I: Separate Departments with a Shared Process and Same Goal

(continued from page 2)

sales team and our business managers work together and even veteran employees can be reminded of how improved collaboration can increase sales, customer satisfaction and finance income:

### 1. Both departments must communicate with each other.

Sharing pertinent information with F&I will increase deliveries, including obtaining a complete credit application and purchase agreement, providing a copy of the customer's drivers license, a security deposit and delivery date expectations. Conversely, F&I should communicate the buy-ability of the deal, any foreseen customer credit problems, lender feedback or if the customer reveals any doubts about the purchase.

### 2. The customer must be kept well informed, knowing what to expect every step of the way.

Both sales and F&I should provide a uniform message so the customer feels comfortable and trusts that your dealership has their best interest at heart. Furthermore, predetermining who handles each topic will increase coordination. The F&I manager should never determine the date the customer should take delivery.

Likewise, the salesperson should leave the discussion of rates and monthly payment up to the finance professional.

### 3. Ongoing cross-training should be implemented between the sales and F&I departments.

In this ever shifting environment, it is important that sales and F&I keep each other informed of changes that may affect their relationship. For instance, if the F&I department gained another lender or the lender is requiring certain criteria for a promotion, it is important for the salesperson to be aware. Furthermore, new or changing laws and regulations involved in the sales and financing of a unit must be made apparent, as compliance is everyone's responsibility.

Working together as a well-oiled team benefits everyone: dealership, customer and employee!



### Employee Spotlight: Kris Dobrowski, Specialty Finance Business Manager



Prior to Priority One, this young entrepreneur owned a landscaping company and a reptile shop called Whole Sale Reptiles and Supplies. Kris was also a manager at Auto Zone where he worked in commercial sales. His past experience in owning a business and working in auto sales now helps him with his job at Priority One.

Kris joined Priority One as a business administrator and is now a business manager in our specialty finance department helping credit challenged customers with their loan requests.

Kris grew up in Michigan and always had to deal with the cold weather so he takes advantage of the Florida lifestyle by spending time at the beach or fishing. He also loves to cook and experiment with new recipes as well as try new restaurants.

### Interesting Tidbit

Kris's first car was a green, fully-loaded 1994 Camaro Z28. It was a great car until he decided to race it on the highway and was going 110mph when the transmission leaked fluid and caught on fire. We're glad you're still with us, Kris.

## Help Capture More Leads from Your Website

Studies show that buyers look to the web as a start to their buying process and recreational purchases are the same. As a Priority One partner, you receive your own personalized lead generating tool, the Finance Resource Center (FRC).

Priority One provides a link from our Dealer Resource Center (DRC) website ([www.p1drc.com](http://www.p1drc.com)) that can be easily added to your website where your customers can quickly submit credit applications, obtain estimated payment calculations, request insurance quotes and learn how to protect their purchases.



These combined resources are referred to as the FRC and Priority One is alerted when a deal comes in for your dealership so we get to work right away.

If your dealership's website does not already utilize our FRC, it's very easy to build—follow these steps:

1. Log on to the DRC using your customer care number (6 digit number assigned to you) and then click on the **CREDIT APP** tab.

2. Input the name you'd like displayed at the top of the FRC (your dealership name is used by default) in the **Page Title Box**.

3. In the **Start Page Box** you can have your website's finance tab open to a specific page on the FRC by clicking an option on the drop down menu. Choices include:

- Loan Application
- Payment Estimator
- Insurance Service
- Main Page – This is the default. This includes all three of the above choices at once. It is the most popular choice among dealers; see image below.

4. **Click to test URL.**

5. Click on the last field (box) and forward the URL to your web developer. He should use the text to create a new link or button on your website.



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Financing is ours.*  
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