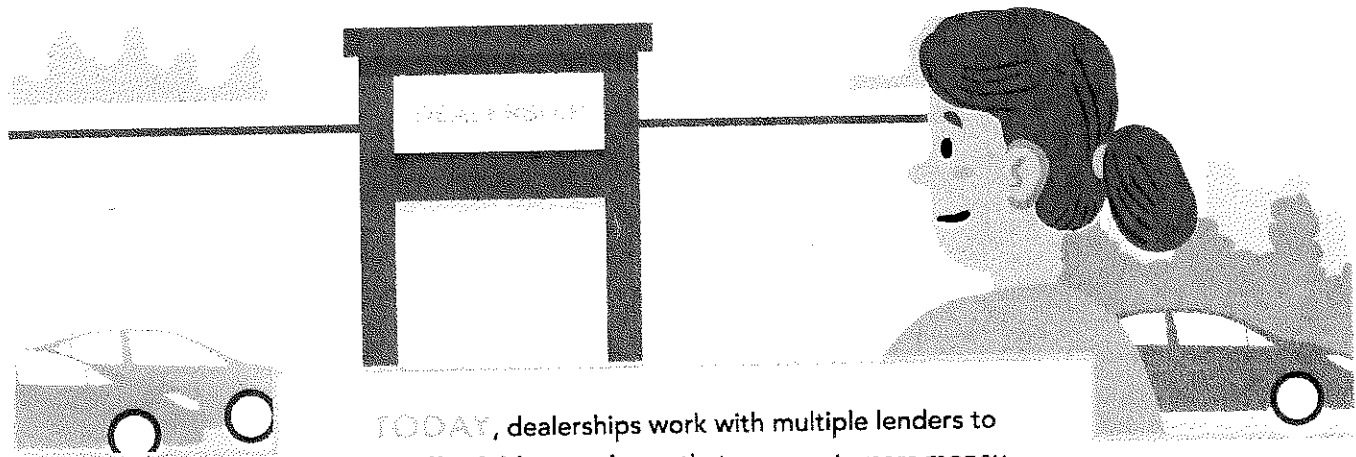
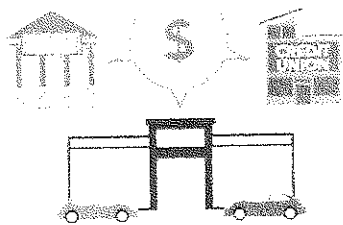


AFFORDABLE AUTO FINANCING

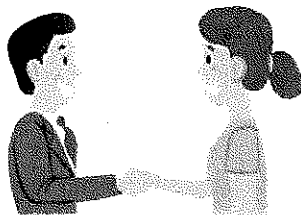
UNDER THREAT



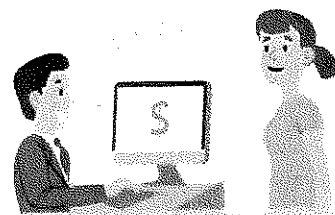
TODAY, dealerships work with multiple lenders to find **affordable auto loans** that save customers money.



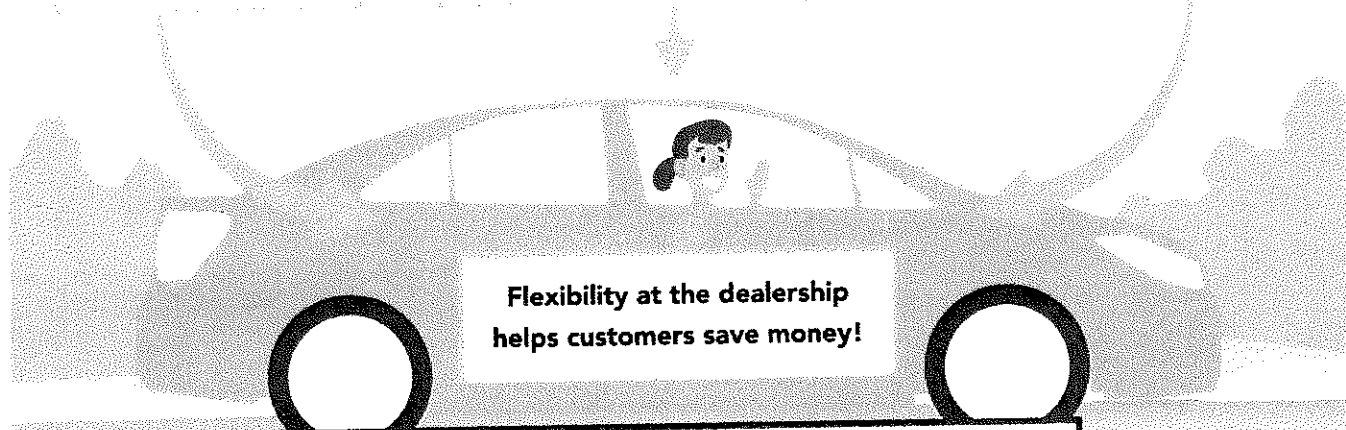
Banks, credit unions, and dealers compete



Customer can obtain better monthly payments



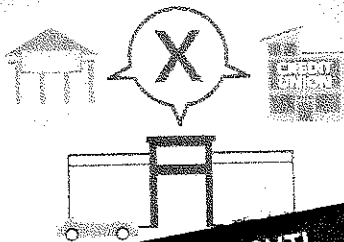
Dealers can reduce interest rates to win a customer's business



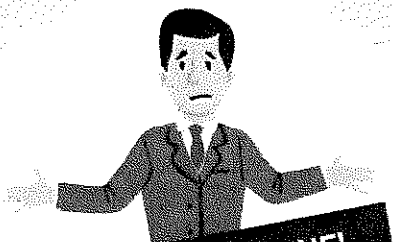
Flexibility at the dealership helps customers save money!

HOWEVER, the Consumer Financial Protection Bureau (CFPB) is **threatening to eliminate dealers' ability to discount interest rates** that they offer to their customers.

Ultimately, customers will lose the ability to negotiate a better deal on their financing. The CFPB's proposal would **harm consumers** by ending dealers' ability to "meet or beat" the interest rates offered by their competitors.



COMPETITION CUT!



DISCOUNTING GONE!



NO REDUCED RATES!