



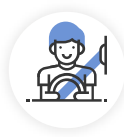
We all have dreams of driving a car we love; **DFC provides loans that are mutually beneficial to stores and customers alike.**

Why use DFC?



GOOD FOR YOU

- Higher average reserve paid (from \$200 to \$1000+) paying an 85/15 split
- Higher back-end allowances, limited only by PTI and LTV
- Contributes to the overall profitability of Lithia & Driveway, our stock price, and your retirement



GREAT FOR CUSTOMERS

- A full-spectrum lending program for every customer
- Interest rates from 5.50%
- Responsive, caring customer service
- Minimal stipps based on FICO score and credit history



THE SUPPORT YOU NEED

- Fast, simple approvals
- Experienced, creative credit analyst team for all customer situations
- Working hours and practices aligned with your dealership

At DFC, we are not just another lender. We are your colleagues and co-workers. We are open the same days as you – only closed on Thanksgiving Day and Christmas Day – and our staff are distributed nation- wide, with Credit Analysts, Store Relations staff, and Funding teams servicing your area.

(888) 490-1701

CREDIT ANALYSTS: OPT. 1

Mon-Fri 5am-8pm PST
Sat – 5am-6:30pm PST
Sun – 6am-5pm PST

STORE RELATIONS: OPT. 2

Mon-Fri 8am-5pm (PST)

FUNDING: OPT. 3

Mon-Fri 8am-5pm (PST)

Finance done easy.