Fueling growth.
Driving dealership success.
One relationship, many benefits

If your dealership is looking for a competitive edge, then look no further than Wells Fargo Dealer Services. We’re one of the nation’s leading auto lenders for new and used cars.

Wells Fargo Dealer Services provides integrated solutions to help dealers succeed by providing:
- Flexible indirect auto financing options
- Fleet and Business Lending
- Commercial banking products and services

We’ve built long-term business relationships and demonstrated unwavering commitment to the dealer community — in both good and challenging times. Backed by the strength, national scope, and breadth of resources of Wells Fargo, we look forward to financing inventory, buying qualified retail contracts, and helping you gain greater efficiencies in your business operation. All while providing you a level of customer service that’s unmatched in our industry.

High-octane indirect financing

Nationwide network, local presence

With Regional Business Centers lending nationwide, we help you meet your credit and funding needs in your local market. With this successful decentralized structure, you’ll be served by auto financing professionals with extensive local market knowledge and experience.

Your success is important to us

By offering you a full range of financing options, coupled with outstanding customer service, we can help you meet your auto financing needs with a wide array of products.

Our comprehensive lineup includes:
- Full credit spectrum for auto financing. Credit analysts make decisions based on multiple factors, not just algorithms. Automated underwriting is the exception in our operation because it eliminates the human touch; the careful regard that could be the difference in rendering the appropriate decision.
- Fast funding. Funding completed packages within one business day is our standard operating procedure. Franchised dealers who demonstrate their ability to submit carefully prepared loan packages can benefit from even faster payouts with fax funding.
- Relationship-focused business development representatives (BDRs) and credit analysts. The better we understand each other — processes, people, and goals — the better relationship we can forge. In addition, our BDRs team with their Commercial partners to help ensure that all of your dealership’s financial needs are being addressed.
- Fair lending — good for all. At Wells Fargo, we want to help our customers succeed financially. That’s why we’re committed to making financial services available to everyone on a fair and consistent basis and providing all applicants an equal opportunity to obtain automobile financing. It’s a commitment we expect not only from our team members, but also the dealerships with whom we do business.
- Reputation for providing exceptional service. We all succeed when you sell an auto and we can buy the installment contract and serve the customer. That’s how you build loyalty and trust. We offer extended hours in many of our markets and try to accommodate your needs whenever you need us.
- Sales, credit, operations, and servicing in your local market. That means a better understanding of the economy and competition in your market, and in most cases, a representative can respond very quickly — in person — to answer questions or discuss an important need.

We’re confident it won’t take long for you and your F&I department to see the difference.
Commercial banking services from a team who shares your desire to win

Your Commercial relationship manager, focused solely on the auto industry, serves as crew chief. You can count on strategic thinking, proactive ideas, and innovative financial solutions from your relationship team, which also includes a relationship associate who helps support your dealership’s day-to-day financial needs.

They’ll provide you access to an extensive array of commercial banking services; our objective is to help your dealership operate more efficiently, reduce risk, and improve its bottom line. Your relationship manager can also call on product specialists, as needed, to provide additional expertise and support — bringing the resources of the nation’s fourth largest bank to your dealership’s doorstep.

**Solving your capital needs**

Operating and growing a successful dealership requires access to capital, and we offer auto dealers competitive financing solutions for:

- Real estate
- Floor plan
- Buying/leasing office equipment
- Working capital
- Acquisition or mergers

**Floor plan financing with online account management**

To keep your dealership inventory at full capacity, we can help you explore a credit facility with competitive rates and terms based upon your specific inventory needs.

You’ll also appreciate an online floor plan account management tool — available through the Commercial Electronic Office® (CEO®) portal — that provides you with the ability to view, perform credit transactions, and manage your inventory online. You, or key staff, control who in your organization has access to view information, print reports, and perform transactions.

**High-performance blend of resources to improve cash flow, help mitigate risk, and retain staff**

While sales of new and used vehicles keep your business running, the way you manage your cash flow, inventory, interest rate risk, and benefits programs play a large part in your profitability.

**Interest rate risk management**

Whether your interest rate risk profile is straightforward or complex, Wells Fargo’s team of experienced and knowledgeable interest rate risk specialists will work with you to help design and implement a hedging strategy that you believe works best for your dealership’s financial and risk management needs.

- Protect your dealership from unexpected rate movements
- Ensure that your debt service payments are predictable
- Manage the interest gap or rate sensitivity between your assets and liabilities
- Rebalance the mix of your fixed- versus floating-rate debt
- Eliminate unwanted basis risk
Deposit and treasury management services
No matter how simple or complex your needs, we can help make your dealership’s day-to-day banking operations more efficient and convenient with checking and savings options, online access to your accounts and information, and award-winning treasury management services. Your relationship manager will team with a treasury management specialist to develop an overall plan and an effective combination of services to maximize cash flow and cost efficiencies, with benefits such as:

• 24-hour online access to accounts, information, and reporting through our secure, single sign-on banking portal, CEO®
• The ability to initiate electronic transactions (ACH, wire, and tax payments) online
• Accelerated access to funds and check images
• Tools to reduce the likelihood of check and ACH fraud
• Depositing checks electronically through a secure online transfer 24 hours a day, seven days a week

Bringing the resources of one of the nation’s largest and most respected banks to your dealership
WellsOne® Commercial Card
Imagine having a tool that could help you build an integrated electronic solution for managing payments and related processes with suppliers. Improve efficiency and cash flow by optimizing working capital, without having to sacrifice oversight. One card program that can eliminate the paperwork, wasted time, and redundant efforts of the traditional purchasing/payable process. We’re pleased to offer qualifying dealerships the WellsOne Commercial Card — a sophisticated charge card designed to streamline your purchasing process.

You’ll benefit from:

• **Complete spending visibility**
  Sophisticated information reporting provides meaningful data needed to make it easy for your senior management, finance staff, and cardholders to view transactions, authorize expenses, and analyze spending patterns.

• **Flexibility and control**
  Tailor your program to your company’s specific needs. Leverage the self-administration capability to control each cardholder’s spending guidelines.

• **Ongoing risk management**
  Wells Fargo supports every card with sophisticated fraud monitoring technology, real-time reconciliation tools, and $100,000 of built-in liability coverage to protect you from unauthorized employee purchases.

You’ll work with a dedicated WellsOne Commercial Card Account Manager who gives you one-call access to answer questions as well as provide industry insight to increase the efficiency of your commercial card program.

**Merchant services**
Wells Fargo Merchant Services is here to make accepting credit and debit card payments from your customers easy and efficient. With solutions customized to meet the needs of your business, you can accept payments however you do business and however your customers prefer to pay. You’ll benefit from receiving funds as soon as the next business day when funding to a Wells Fargo deposit account, solutions that work together with your existing banking services, and the confidence in working with a reliable and knowledgeable processor backed by 24/7 customer support.

**Insurance services**
The Wells Fargo Dealer Services Insurance Group focuses exclusively on managing risks related to your inventory, dealership, and employees. Our industry insight and risk management recommendations can help improve both your profitability and competitive position.

We offer a high-performance blend of resources to improve cash flow, help mitigate risk, and retain staff.
With traditional exposures like test drives, theft, and hail — and emerging risks such as data breaches — it’s more challenging than ever to protect your dealership and the people who work there. Our dedicated team offers industry-specific strategies to help safeguard your facilities, help protect vehicles in your inventory, and help reduce your operational risk.

**General insurance**

We provide cost-effective risk management solutions and access to protection for your dealership against claims resulting from bodily injury, property damage, theft, and other related risks. Available products and services include:

- Property liability
- Workers’ compensation
- Employee practices liability
- Environmental liability
- Network security and data privacy
- Natural disaster and business continuity
- Claims management

**Healthcare insurance**

We help employers address rising health plan costs. We can forecast costs based on co-pays, deductibles, levels of claims, and even changes in healthcare legislation. Then, we work with you to develop a benefits plan — including medical, dental, disability, and more — that can maintain employee satisfaction and help meet your financial targets.

**Employee benefits**

Attracting talent and retaining valued employees are high priorities at any successful business. At your request, your Commercial relationship manager can introduce you to specialists to help you enhance your employee benefits programs.

**Wells Fargo At Work**

With the Wells Fargo At Work program, you can offer your employees a valuable package of Wells Fargo accounts, services, and benefits designed to help them reach their financial goals — including complimentary access to financial education and online resources — at no cost to your business.

**Payroll solutions**

Converting to electronic payroll with Wells Fargo lets you lower payment-processing costs, improve cash control, and reduce staff time spent generating and distributing paper checks for employee payroll and taxes. Time-saving benefits like direct deposit can also increase employee satisfaction.

**Retirement plans**

Wells Fargo believes that if we focus on improving participant outcomes, the retirement plan will be successful for both the sponsor and its employees. We help our customers — sponsors and participants — make plan decisions with steady support, guidance, and strategies. Options include: defined contribution plans, defined benefit plans, nonqualified plans, and benefits consulting.

**Wealth-building strategies**

Once you reach a certain level of financial success, the financial opportunities available to you may need more focused attention. Let us introduce you to a Wealth specialist who can assist you and, as appropriate, key executives on your management team with personalized solutions.

Wells Fargo Private Bank offers a comprehensive planning approach and a wide range of solutions to help individuals and families reach their financial goals. They’ll help you identify your objectives and tolerance for risk, provide ongoing guidance, and help monitor and measure your progress. Your dedicated financial professional can bring together a team of people from a variety of financial disciplines to serve your needs.

- Wealth Planning
- Investments
- Private Banking
- Trust
- Insurance
Let’s talk

Excellent customer service is at the heart of our business relationships. For more information about Wells Fargo Dealer Services, please contact your business development representative or Commercial relationship manager. Or call us toll-free at 1-888-937-9997, Monday through Friday, 5:00 a.m. to 7:00 p.m. Pacific Time.

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