

# The Auto Lending Paradigm Shift

Sponsored By Auto Link



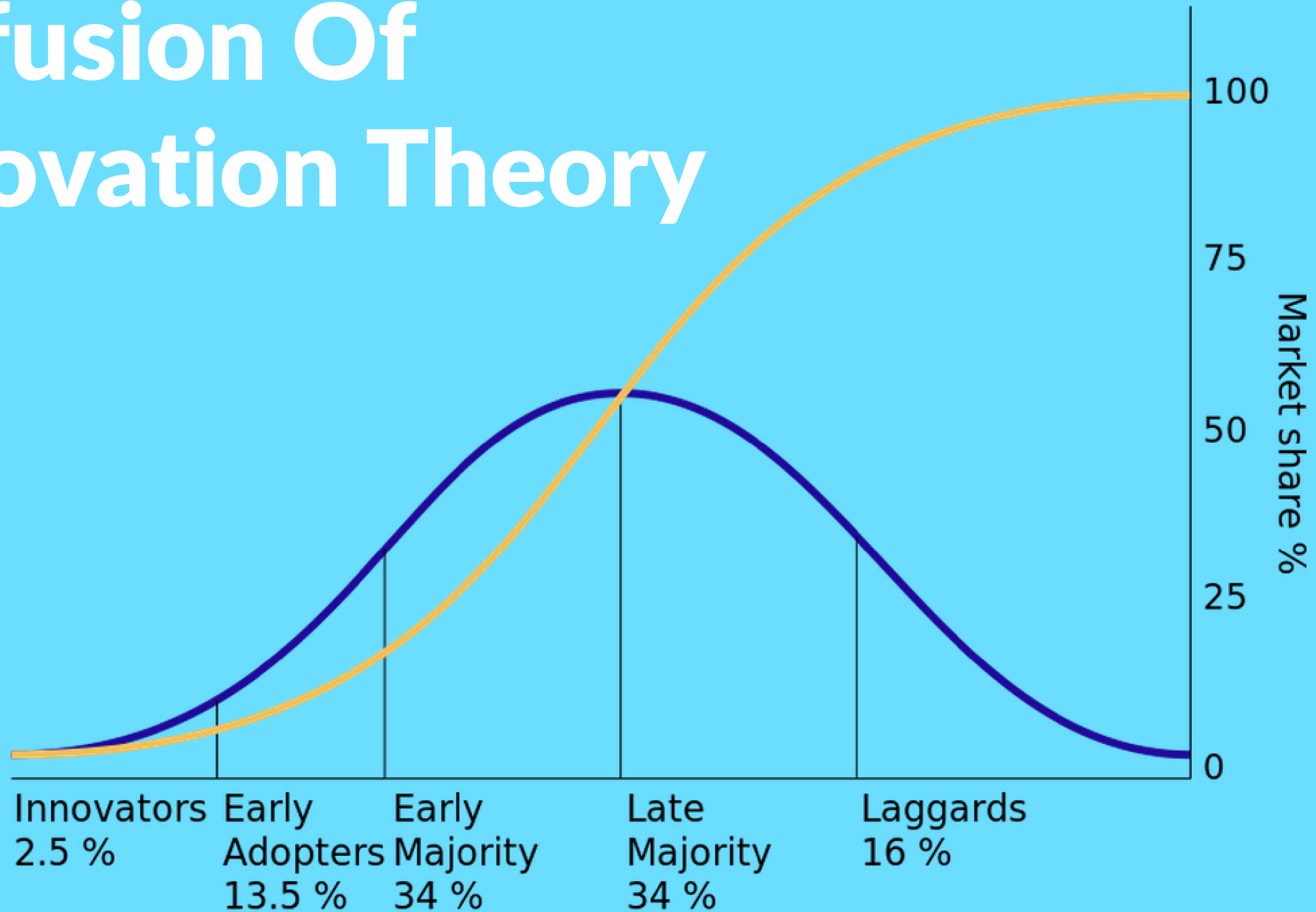


**What Do These Things Have In Common?**



**Blockbuster**

# Diffusion Of Innovation Theory



**"...car loans have grown from 29% of the credit union portfolio in 2011 to 35% at the end of last year's (2017) third quarter."**

# Total Days Spent In Market

2018



Total Buyers



New Buyers



Used Buyers

2017



Total Buyers



New Buyers



Used Buyers

**While car shoppers can be influenced about what to buy and who to buy from, the time to influence and convert them is online, where they spend the majority of their shopping time making decisions.**

**Cox Automotive 2018 Car Buyer Journey**

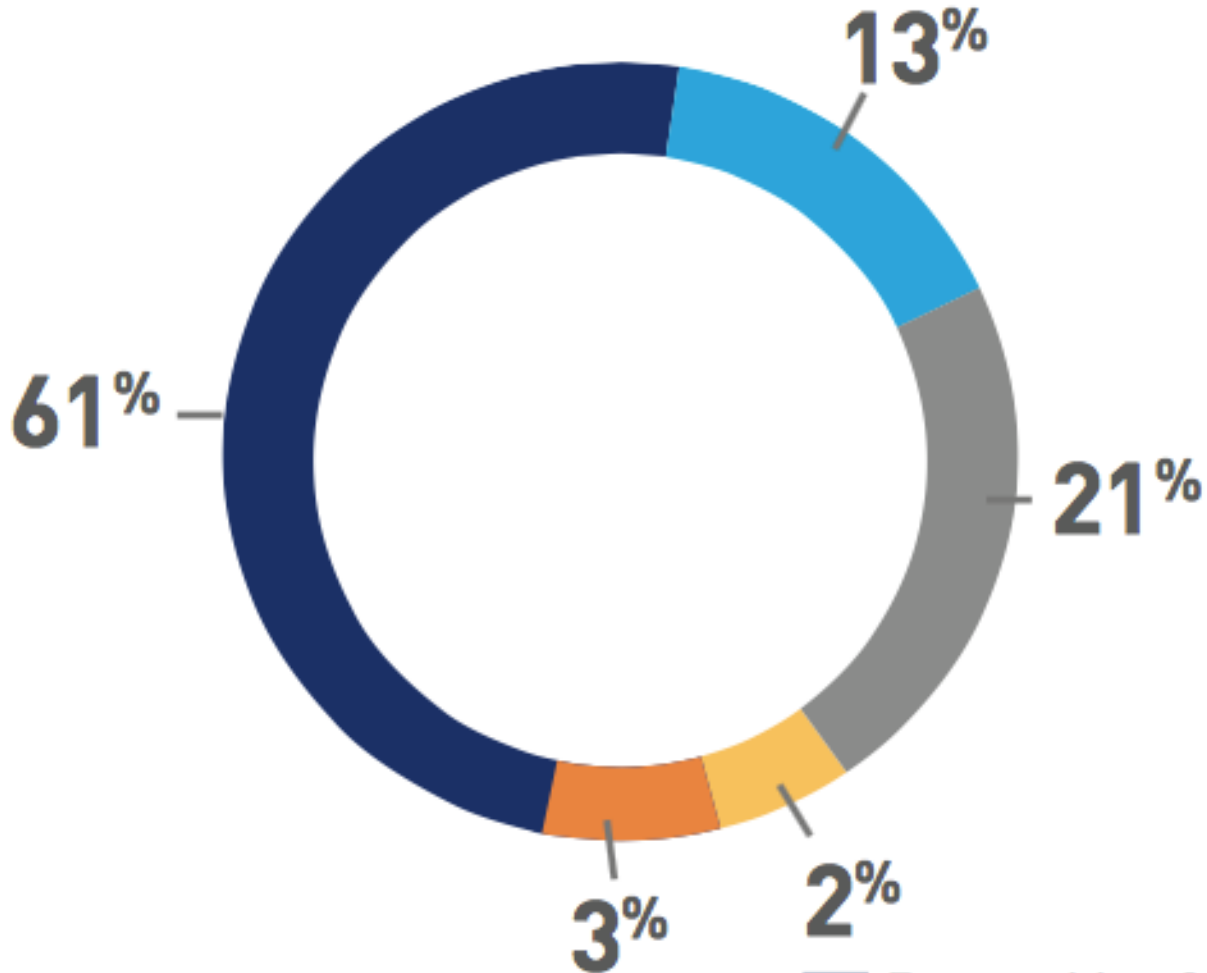
**60%**

**The Amount Of Time  
Car Buyers Spend  
Online When Shopping  
For Or Buying A Vehicle.**

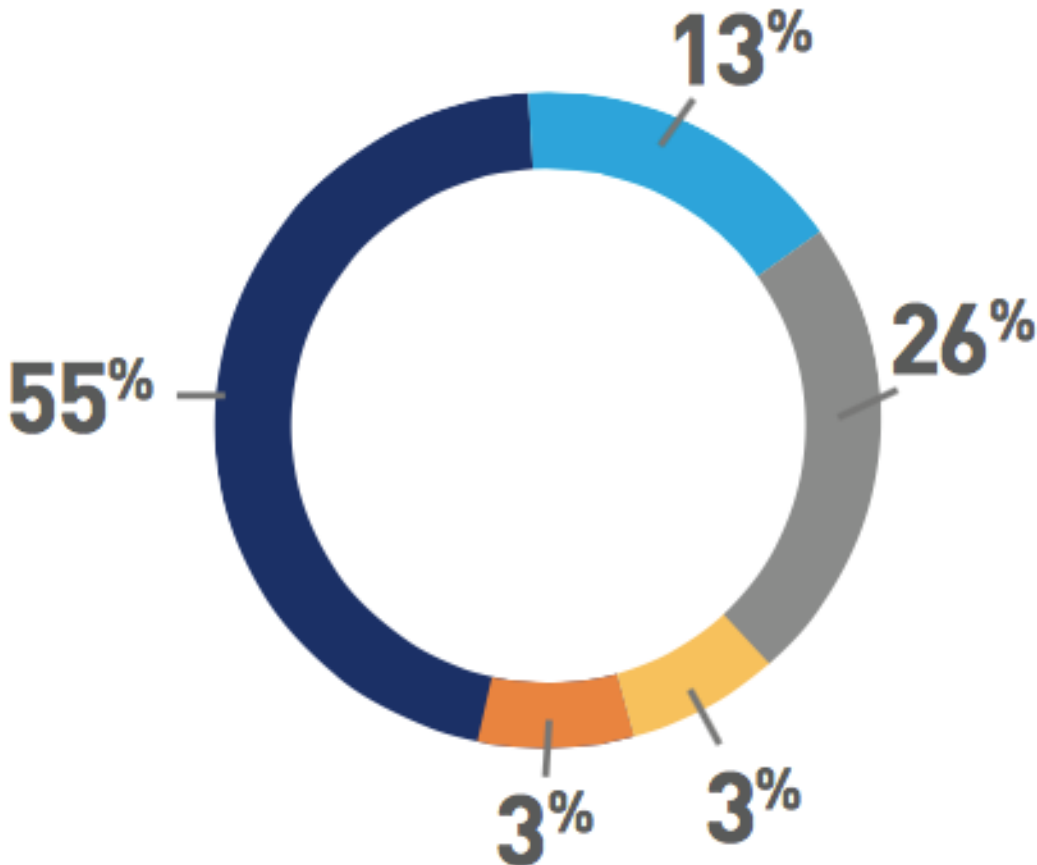


# TIME SPENT SHOPPING/BUYING A VEHICLE

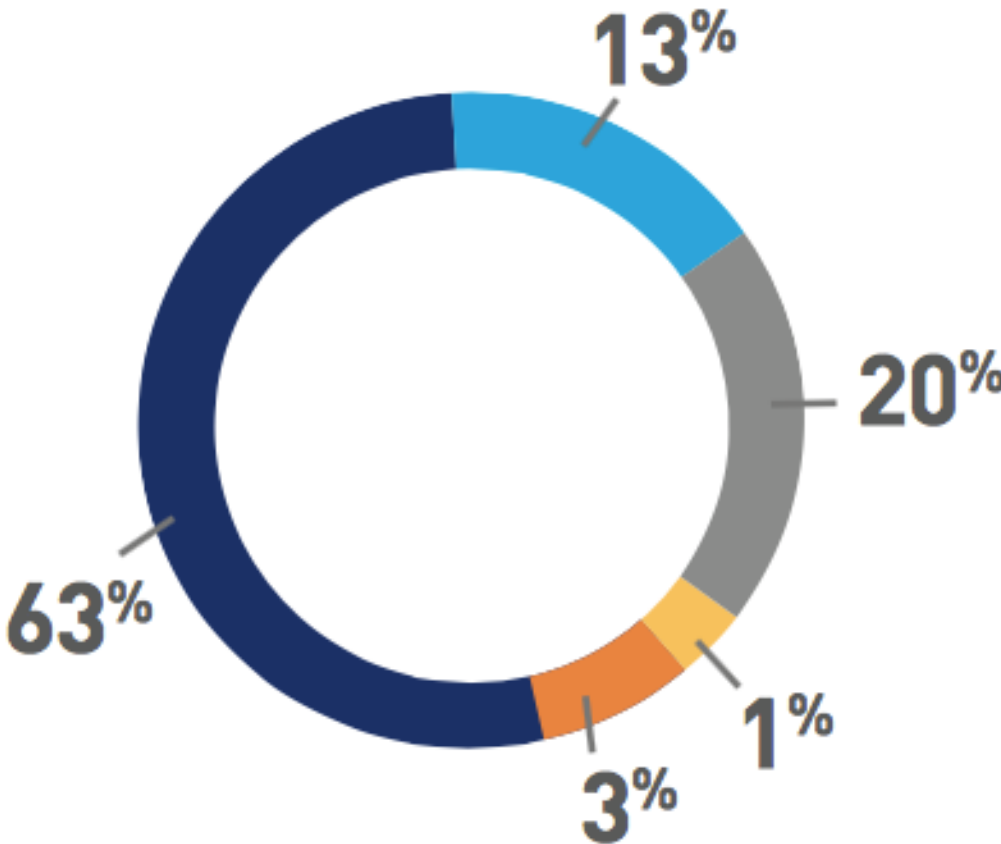
ALL BUYERS  
14:29 HOURS



TOTAL TIME SPENT  
NEW BUYERS  
12:31 HOURS



USED BUYERS  
15:20 HOURS



- Researching & Shopping Online
- Talking with Others
- With the Dealerships/Seller where Purchased
- Researching & Shopping with Print
- Visiting Other Dealerships/Sellers

# Top 5 Activities Online During The Car Shopping Process

**71%**

RESEARCH CAR  
PRICING

ONE

**68%**

FIND ACTUAL  
VEHICLES LISTED  
FOR SALE

TWO

**64%**

COMPARE  
DIFFERENT MODELS

THREE

**63%**

RESEARCH CURRENT  
CAR VALUE

FOUR

**46%**

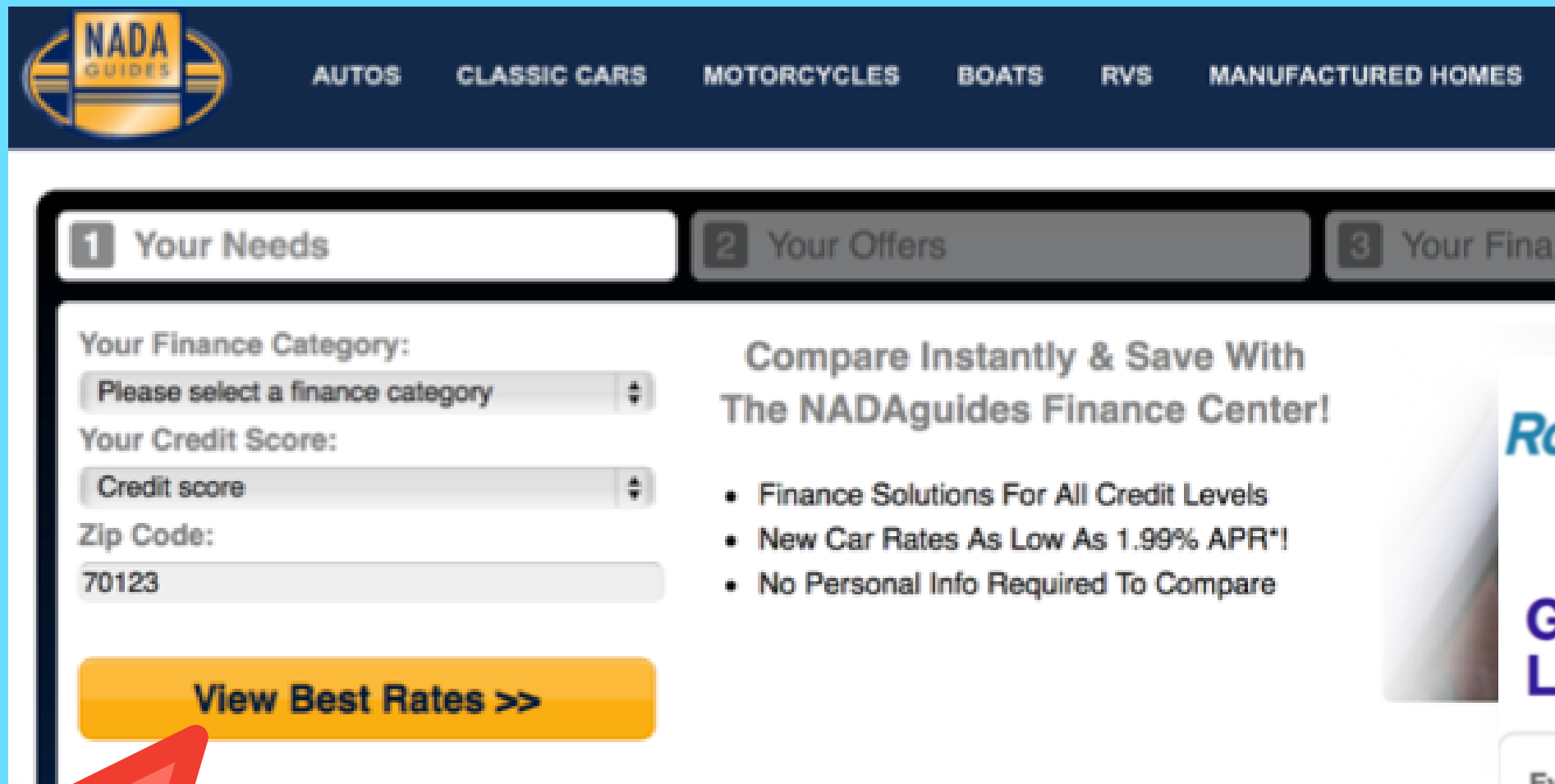
LOCATE DEALERS OR  
DEALER INFO

FIVE

# Where Is This Research Happening?

**THIRD-PARTY SITES ARE THE MOST-USED SITES  
FOR ONLINE CAR SHOPPING .**

# Instant Credit Decision Exposure



**NADA GUIDES** AUTOS CLASSIC CARS MOTORCYCLES BOATS RVs MANUFACTURED HOMES

1 Your Needs 2 Your Offers 3 Your Finance

Your Finance Category:  
Please select a finance category

Your Credit Score:  
Credit score

Zip Code:  
70123

**Compare Instantly & Save With The NADAguides Finance Center!**

- Finance Solutions For All Credit Levels
- New Car Rates As Low As 1.99% APR\*!
- No Personal Info Required To Compare

**View Best Rates >>**



**amazon vehicles**  
See specs, read reviews, and ask owners



**RoadLoans.com** **cars.com**  
RoadLoans.com Trusted Lender of Choice

**Get Competitive Rates on New or Used Car Loans**

Everyday, car shoppers are finding competitive rates and competitive rates on new or used car loans from Cars.com's trusted auto lender. RoadLoans puts you in the driver's seat by giving you the terms of your auto loan before even stepping into a dealership. Apply today and see what your rate can be.

**Get an Instant Decision Apply Today**



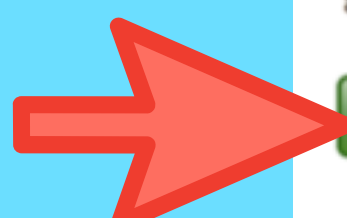
**AutoTrader.com** The ultimate automotive marketplace.®

Cars for Sale Sell Your Car Car News & Car Reviews Trade In Your Car Find Loans

**Get competitive rates on the Car You Always Wanted!**

Shop with the confidence of a cash buyer. Apply online and get a decision in seconds!

**Apply Today ▶**



# Dealer Websites



**1.9% APR**

1.9% APR for well-qualified buyers on Chevrolet Cruze, select Impalas, Malibu, Sonic, and Traverse; Buick Enclave and Regal; and GMC Acadia.

**CERTIFIED PRE-OWNED**  
CHEVROLET BUICK GMC

[APR Details](#)



**SHOP-CLICK DRIVE**

**GET YOUR NEXT VEHICLE ONLINE.**

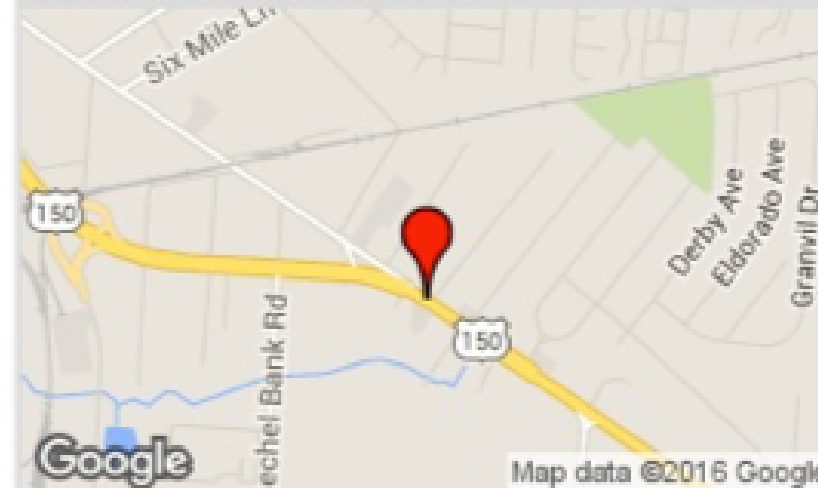
- ✓ SELECT A VEHICLE
- ✓ ESTIMATE TRADE-IN
- ✓ CHOOSE FINANCING
- ✓ SCHEDULE DELIVERY

[LEARN MORE](#)

## HOURS OF OPERATION

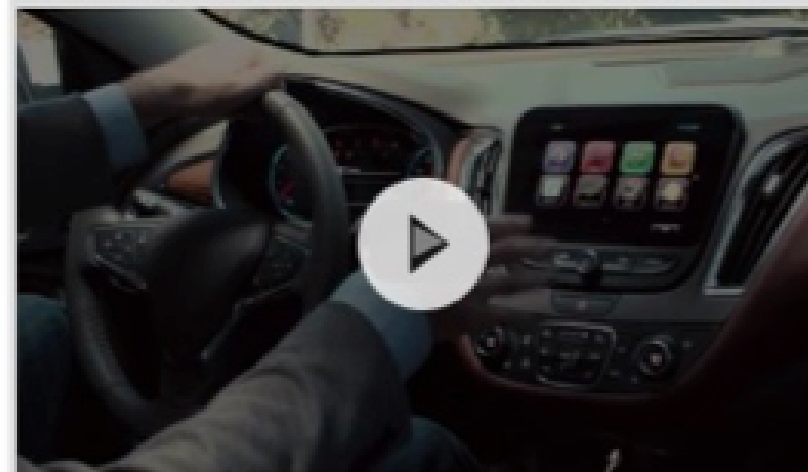
Sales	Service	Parts
Sunday		Closed
Monday	9:00 AM - 8:00 PM	
Tuesday	9:00 AM - 8:00 PM	
Wednesday	9:00 AM - 8:00 PM	
Thursday	9:00 AM - 8:00 PM	
Friday	9:00 AM - 6:30 PM	
Saturday	9:00 AM - 5:30 PM	

## MAP AND DIRECTIONS

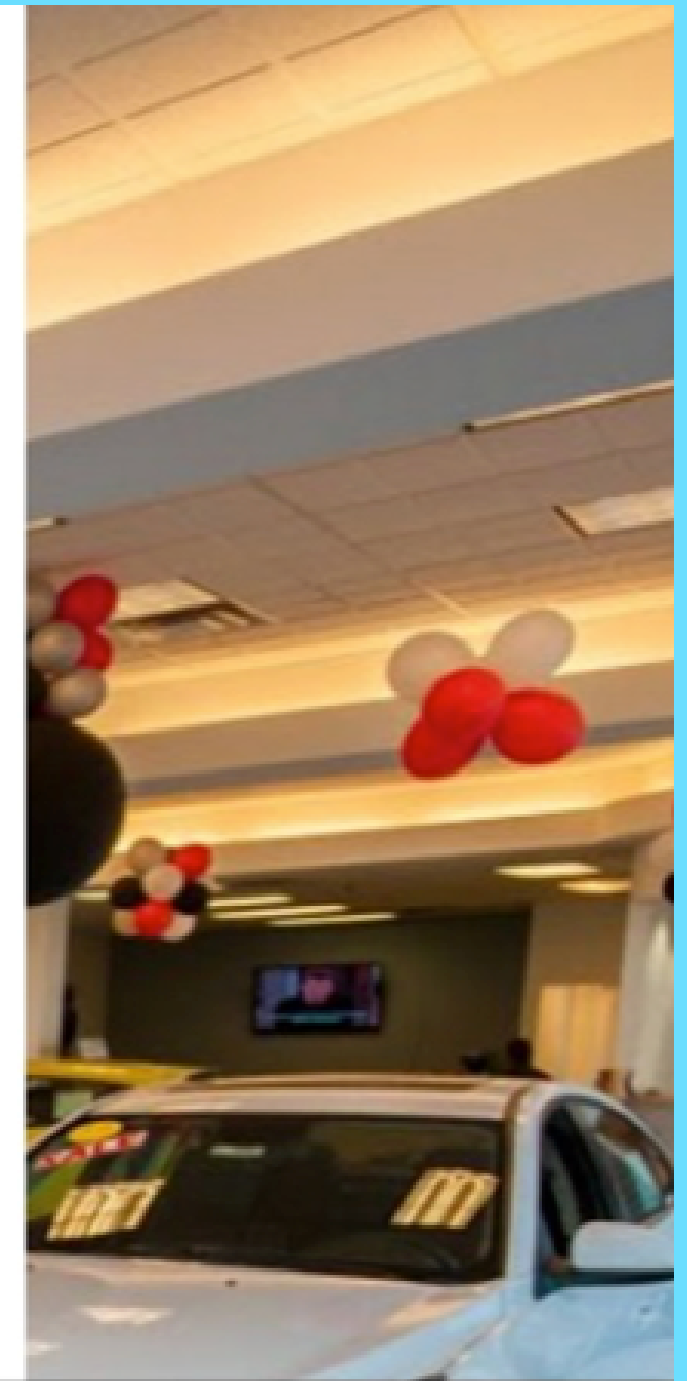


[GET DIRECTIONS](#)

## THE ALL-NEW 2016 MALIBU: THE ...



What happens when you remove all of the

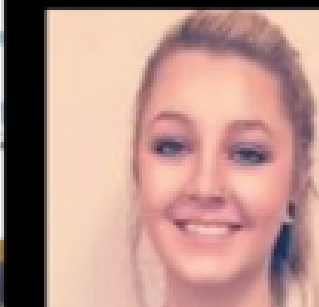
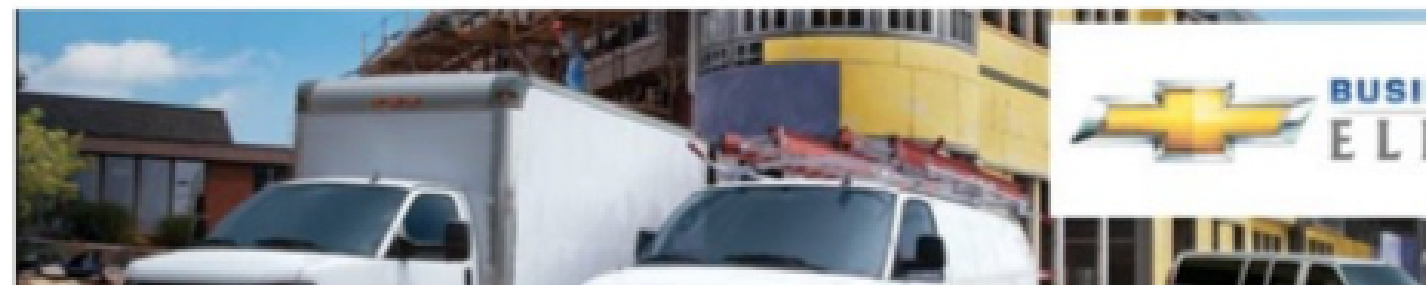


## PAYMENT SEARCH

Payment I would like **\$150**



To Be Made Monthly



Taylor Duvall of Bob Hook Chevrolet is available to answer your questions now!

**(502) 499-0800**

[Click to Call](#)

[Instant Message](#)



# The Secret Is Out

The image shows a screenshot of a Facebook news feed. At the top, there is a search bar with the text "Search Facebook" and a magnifying glass icon. To the right of the search bar, the user's name "Gabriel" is displayed, along with navigation links for "Home" and "Find Friends". There are also icons for a profile picture, a speech bubble, a globe, and a question mark.

On the left side, there is a sidebar menu for the user "Gabriel De Repentigny". The menu includes "News Feed", "Messenger", and "SHORTCUTS" with links to "Test Credit Union" (3) and "Richard P. Feynman ..." (4). Below that is an "EXPLORE" section with links to "Events" (26), "Pages", "Groups" (2), "Pokes", "Friend Lists", "Pages Feed" (20+), "Manage Apps", "On This Day", "Insights", "Photos", and "See More...".

The main content area shows a post from "Instagram" posted "12 hrs" ago. The post features a photograph of a rocky stream flowing through a dense forest. Below the photo, there is a "Sponsored" advertisement for "TicketReturn.com". The ad text reads: "There's Nothing Like Game Day TicketReturn.com It's never too early to begin planning for the fall and watching Liberty Football! With se...".

Below the TicketReturn.com ad is another sponsored advertisement for "Bank of America". This ad is highlighted with a yellow border. It features a photograph of a person in a suit holding a set of car keys. The text below the photo reads: "Finance your next car the quick and easy way www.bankofamerica.com Rates as low as 1.99% APR. Financing is just a few clicks away!".

# Retargeting Advertising



# Remarketing Advertising

NORDSTROM

WOMEN

MEN

JUNIORS

KIDS

BRANDS

SALE

SPECIALTY SHOPS

Still thinking it over?

You have some great stuff in your Shopping Bag.  
Still deciding? If you have any questions, let us know how we  
can help. Complete your order now—our popular looks go fast.

[VIEW SHOPPING BAG >](#)

This caught your eye:

Vigoss Destroyed Skinny Jeans (Dark)  
(Juniors)





# Google Ad Words and SEO

auto loan

All News Maps Shopping Images More Settings Tools

About 288,000,000 results (0.54 seconds)

**As Low As 2.89% APR With NFCU | Get A Great Auto Loan- Rates**  
**Ad** [www.navyfederal.org/AutoLoans](http://www.navyfederal.org/AutoLoans) ▾  
Finance Your Next Car With Us. Save On Monthly Payments- Apply! No Refinance Charge. Pre-Approvals. Fast & Easy Approvals. Services: Loan Safeguarding, Payment Protection Plan, Vehicle Title Services, Used Car Offers.  
Car Loans As Low As 2.59% · NFCU Auto Buying Program · Join Navy Federal Today  
📍 555 Pacific Ave #110, Bremerton, WA - Open today · 9:00 AM – 5:30 PM ▾

**Easy Online Auto Loans | Get Your Down Payment Online**  
**Ad** [www.drivetime.com/Auto/Loans](http://www.drivetime.com/Auto/Loans) ▾  
Shop 14,000+ Vehicles Online - Free History Report - 2 Minute Auto Financing! Vehicle History Report. Real Online Down Payments. 5 Day Return Guarantee. 14,000+ Cars Nationwide.

**\$7,000 to \$39,000 Car Loans | No Credit Rejected**  
**Ad** [www.autocreditexpress.com/](http://www.autocreditexpress.com/) ▾  
Bad Credit 100% Accepted. Get Financing for Used or New Car, 24/7 Online Form. Immediate E-Confirmation. All Requests Accepted. No Purchase Obligation. No Consumer Fees.

**(Recommended)—100% Accepted | Auto Loans for Any Credit Type**  
**Ad** [www.carsdirect.com/](http://www.carsdirect.com/) ▾  
Payments for Any Budget. Low Money Down. Apply in 60 Seconds. Get Approved Fast! Since 1998. Rated No. 1 by Forbes. No Hassle. Types: Bad Credit Loan, No Credit Loan, Past Bankruptcy Loan, Good Credit Loan.

**Auto Loan | Credit Karma**  
<https://www.creditkarma.com/shop/autos/index/type/newpurchase> ▾  
Browse auto loans with daily updated rates to find the best auto loan deal for you. Read real reviews of auto loan providers to find the right offer.

**Auto Loan Calculator - Determine Your Payments | Wells Fargo**  
<https://www.wellsfargo.com/auto-loans/finance/car-loan-calculator/> ▾  
Calculate your estimated monthly payments and approximate auto loan rates using Wells Fargo's auto

# What Do We Do?

## 1. KEEP MEMBERS ON YOUR SITE

Offer your members all the tools they need to walk through the car buying process.

## 2. STAY TOP OF MIND TO STAY TOP OF WALLET

Your members don't think about you as much as you think about them. Continuously market.

## 3. BECOME GREAT AT TELLING YOUR STORY


Story telling is a powerful marketing tool. You have a great story to tell!


## 4. IMPLEMENT DIGITAL MARKETING EFFORTS

Now that you know where your members are shopping - meet them there.

01


**Keep Your  
Members On  
Your Site**

 **Discover** ▾  
1 Learn the process

 **Find a Car** ▾  
3 Pick "The One"

 **Research** ▾  
4 Get the facts

 **Protect** ▾  
5 Guard the investment

 **Ownership** ▾  
6 Enjoy the VIP benefits

[Sitemap](#)[Auto Link](#) / [Welcome](#)[Share](#)

## How It Works

### Research

Watch online [virtual test drives](#), [check prices](#), look at [safety ratings](#), and [more](#). Use the menus at the top, or select a vehicle here, to browse our auto research resources.

### Buy & Save

Buy your dream car at a participating dealer. Members have saved an average of \$3,383 off MSRP on new vehicles using our car buying service.


### Bonus

Receive a \$50 fuel gift card by email after purchasing a vehicle through our online car buying service and financing through Community Partners FCU.



### Submenu:


- Loan Pre-approval
- Credit Report & Score
- Financial Calculators

 **Finance** ▾  
2 Get the money

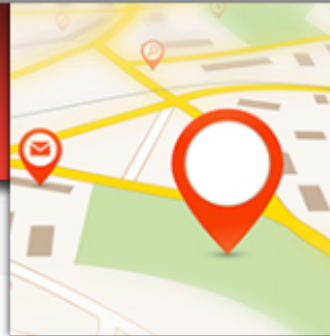
# our Next Car





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 **Find a Car** ▾  
3 Pick "The One"

### Submenu:

- Find a New Car
- Find a Used Car
- Report Your Purchase
- Virtual Test Drive

Select a make ▾


Select a model ▾

Select Condition ▾


Your Zip Code

GO



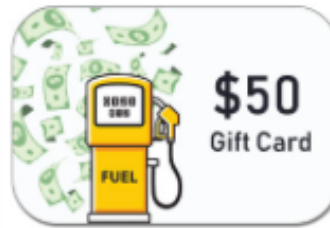
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# Find Your Car





### Submenu:


- Auto Values
- Vehicle History Report
- Safety Ratings
- Financial Calculators

 **Research** ▾  
4 Get the facts



 **Discover** ▾  
1 Learn the process

 **Finance** ▾  
2 Get the money

 **Find a Car** ▾  
3 Pick "The One"

 **Research** ▾  
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 **Ownership** ▾  
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# Find Your Match



 **Protect** ▾  
5 Guard the investment

### Submenu:

- GAP Insurance
- Extended Service Contract

[Share](#)

# AWARENESS OF F&I PRODUCTS

EXTENDED WARRANTY

MAINTENANCE PLAN

GAP INSURANCE

SERVICE CONTRACT

TIRE AND WHEEL PROTECTION

THEFT PROTECTION

LOST OR STOLEN KEY REPLACEMENT



62%



38%



40%



60%



36%



64%



35%



65%



24%



76%



19%



81%



16%



84%



Aware



Not Aware



02

*Stay Top Of  
Mind To Be  
Top Of Wallet*

# Marketing Action Plan

- Offer valuable content - become a trusted resource.
- Utilize multiple platforms to share your content.
- Target whenever possible.
- Track, Track, Track. You cannot manage what you do not measure.

03

**Become Great At  
Telling Your Story**

# Once Upon A Time...

- Collect member stories.
- Collect staff stories.
- You do not need Hollywood level production.
- Track and celebrate the difference your credit union makes.  
(Volunteer hours, member savings, etc...)

04

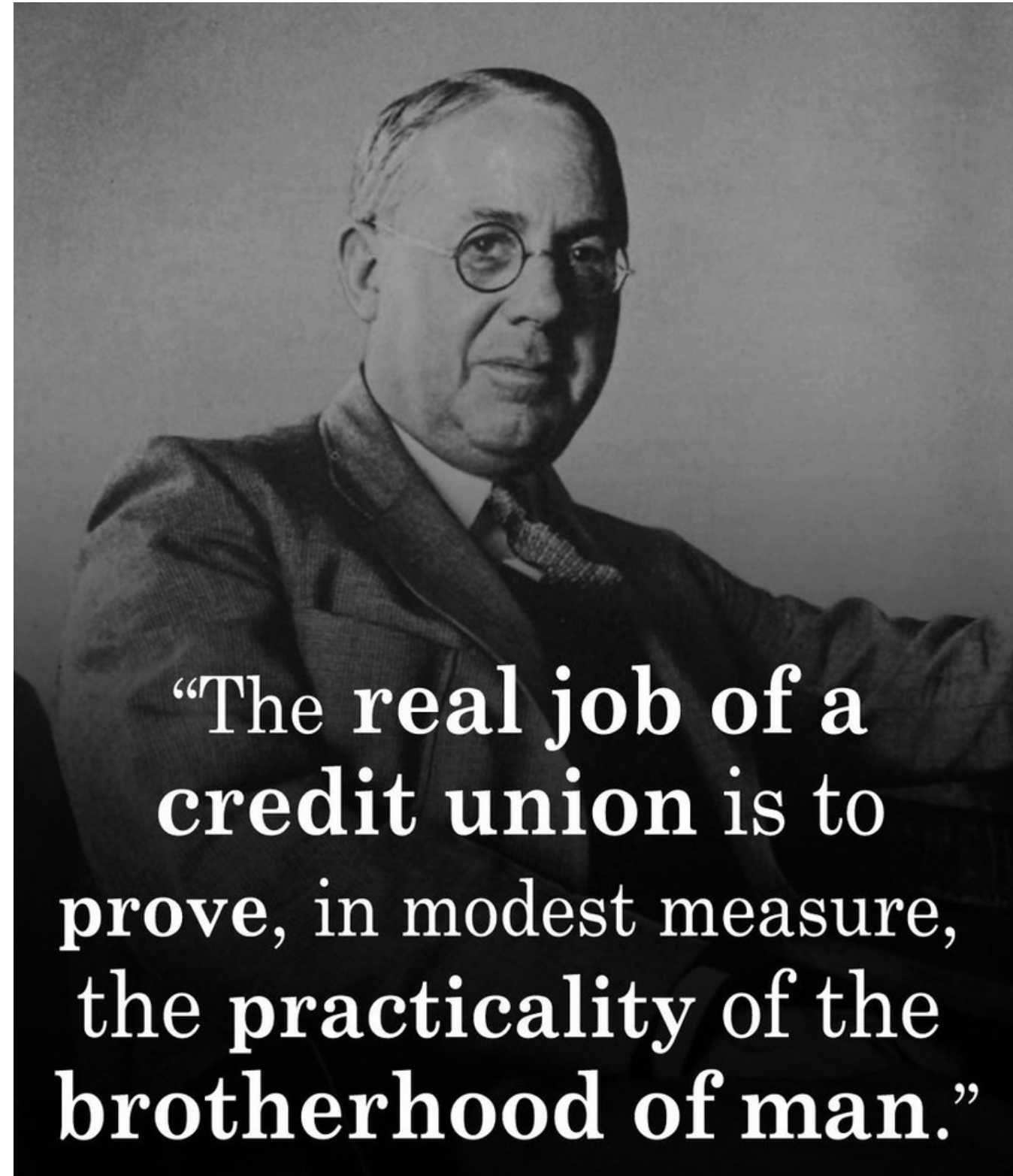
**Implement Digital  
Marketing Efforts**

# Dissect Your Digital Presence

- **Is your website easy to navigate?**
- **Do you share content people actually care about?**
- **How many digital touchpoints does your credit union have?**
- **Are you tracking and analyzing digital efforts for results?**

# Be A Social (Media) Climber

- Post At Least 2-3 Per Week
- Post Content You Would Enjoy Or Share
- Schedule Posts In Advance If Pressed For Time
- "Boost" Your Posts For A Stronger Reach
- Target To Current Members and Potential Members
- Use Analytics To Create Better Content And Get To Know Your "Fans"



**“The real job of a  
credit union is to  
prove, in modest measure,  
the practicality of the  
brotherhood of man.”**