

DRIVING SUCCESS

NADA 2020 | VOL. 03



Our CONNECTION is personal

TABLE OF CONTENTS

“As we look to 2020 and beyond, the measure of our success will be in the relationships we have built with our dealers - relationships that make us not just another lender, but rather a true partner in selling more FCA US brand vehicles.”

Shawn Allgood

President, Chrysler Capital and Auto Relationships

4 LUCKY NUMBER 7

We've come a long way in seven years ... and we're just getting started!

6 DEALERS DRIVING SUCCESS

Meet our 2019 Chrysler Capital Distinguished Dealer Award recipients

15 WHY FLOORPLANNING WITH CHRYSLER CAPITAL IS THE RIGHT CHOICE

Here are a few of the many reasons why floorplanning with Chrysler Capital is the right choice in 2020

16 ENGAGING AND RETAINING OUR LEASE-END CUSTOMERS

Chrysler Capital has the resources to help drive retention for future business

17 REACH MORE CONSUMERS

Are you looking for more preapproved leads? We can help you find them!

18 CONNECTING WITH THE COMMERCIAL COMMUNITY

Personalized, smart choices for our small business customers

21 IN THE KNOW WITH CHRYSLER CAPITAL

Ensure you're receiving important updates and communications from Chrysler Capital



CHRYSLER
CAPITAL

LEADERSHIP TEAM



MAHESH ADITYA

CEO, Santander Consumer USA



SHAWN ALLGOOD

President, Chrysler Capital and Auto Relationships



MATT ESKOLIN

SVP, Chrysler Capital Sales



JOHN PATERSON

SVP, Chrysler Capital Sales



CARMEN VIRGA

SVP, Chrysler Capital Sales

LUCKY NUMBER 7

This year not only marks the start of a new decade, it also marks Chrysler Capital's seventh year serving as the preferred lender for FCA US dealers. We understand that our FCA US dealers are at the core of our business. Therefore, every advance to move the needle and grow our program is only made possible by creating a lasting partnership, a great dealer experience and providing sustainable, market-competitive programs.

Each connection, each application, each loan funded and each repeat customer keep our business thriving.

When it comes to our people and what we believe in – **OUR CONNECTION IS PERSONAL.** It is that connection, those relationships we've built over the years, which allow us to continually grow and celebrate accomplishments, such as year-over-year growth in penetration (2019 showed a 10 percent increase over 2018) and originations (\$21 billion in 2019 alone).

Our growth has come not only in the form of funded contracts, but also department sizes, as we increased both the credit and funding teams by five and 20 percent, respectively. We also created a dedicated processing team for contracts received in-house, increasing daily production capacity by 20-25 percent and decreasing the time to first touch. And because a clear communication channel between all these moving parts is key to everyone's success, we developed and launched a Dealer Communication Tool (DCT) leveraged by all funders for faster notifications of contract issues.

With our people in place, we started looking at processes and the ease of doing business with Chrysler Capital. Utilizing feedback from you, our valued FCA US dealers, we eliminated the Pre-Funding Customer Interview (PFCI) on resubmitted contract packages where the interview was not originally stipulated on the credit approval. Guidelines were adjusted to begin allowing handwritten corrections on all documents and we implemented underwriter guidance for credit exceptions, rate shaves and tier bumps, allowing for flexibility while driving consistency.

Behind the scenes, nearly \$1 billion in new floorplan acquisitions were signed in 2019. These dealers have joined the ranks of those taking advantage of our unique hybrid program featuring low, bank-qualified floorplan rates combined with a captive approach to retail lending. They also began capitalizing on the \$8 million in VIP payouts earned by

floorplan dealers throughout 2019. To keep this momentum rolling in 2020, an experienced Business Development Manager, devoted to floorplan, is now assigned to each FCA US business center.

The 2019 J.D. Power Dealer Satisfaction Survey results – results driven by you – validate Chrysler Capital's commitment to improvement. Chrysler Capital has shown year-over-year improvement in every category. Here are some highlights:

- » Chrysler Capital's Retail Credit Score increased year over year by 38 points, making it the second highest overall point increase in this category
- » Application Approval Process increased 84 points
- » Chrysler Capital's Floorplan score increased year over year by nine points
- » Credit Staff Relationship increased 30 points
- » Chrysler Capital's Sales Representative Relationship Score continues to exceed the captive (mass-market) average
- » Chrysler Capital's dealer support with a primary buyer and/or team score continues to exceed the captive (mass-market) average
- » Chrysler Capital's provider offerings in regard to dealer reward programs exceed the captive (mass-market) average

More importantly, our dedication to continuously upgrading our program, processes and service levels has enhanced our dealer experience and offerings.

Today, as we look toward the future, our commitment to the partnership with FCA US and each of our FCA US dealers has never been stronger. We look forward to another prosperous and mutually beneficial year and **THANK YOU** for your continued support.





PERSONAL CONNECTIONS

Having worked in Credit Operations at Chrysler Capital since the beginning, it has been a goal of mine to continually improve on the level of service we provide to all of our dealer partners. I believe that the relationship between the dealership and their Chrysler Capital buyer is the most important factor in our success. Because of that, I try to instill in all of our buyers never to take that for granted and always find ways to make it easier for a dealer to do business with us.

Chad B.
EVP Loan Originations

Growing up in metro Detroit, aka the Motor City, I developed an affinity for the auto industry at an early age. I've spent the majority of my 25-year career in the business, starting at the ground level on the assembly line at a Chrysler plant.

While I've worked across various operations and support functions over the years, originations has been, by far, my favorite role. It has given me the opportunity to directly impact our dealers and customers, taking in their feedback and translating it into meaningful change to improve our processes, align to the market and make it easier to do business with us. It's exciting to see our initiatives in action, hear the feedback from dealers and customers, and know that we are making a difference every day.

Betty J.
Head of Originations

I started my first "real" job with Chrysler Credit in 1985. At the time, I was just happy to get one that paid more than minimum wage with benefits. Little did I know the industry would define my entire professional career. Many relationships I built over three decades in automotive finance remain to this day.

I've learned that this industry is comprised of passionate, hard-working individuals who truly love what they do. That enthusiasm spreads and makes our partnership with both FCA US and our dealers work day in and day out.

When you've experienced all three sides of the business, manufacturing, sales and finance, you gain an appreciation for what is mutually important. That's why I love working for Chrysler Capital. It's not just a job for me - it's a journey that's ever-evolving.

Dianne I.
Sales Performance & Incentives

2019

DISTINGUISHED DEALER

We are excited to honor our 2019 Chrysler Capital Distinguished Dealer Award winners, each demonstrating excellence in performance and growth. These dealers, nominated by our sales force for their outstanding achievements, have successfully partnered with Chrysler Capital to grow their business.

Please join us in congratulating the 2019 Chrysler Capital Distinguished Dealer Award recipients.

BARBERA'S AUTOLAND

Barbera's Autoland's performance with Chrysler Capital merits the award on its own, with annual penetration of 48 percent and collateral touch of 82 percent. But it is the overall partnership with Chrysler Capital that Barbera's has prioritized that makes them our choice for the Mid-Atlantic Business Center.

Geno and Gary Barbera are actively involved in making sure the relationship between their store and Chrysler Capital is as strong as possible. They have developed solid relationships with not only the Dealer Relationship Manager, credit team and Mid-Atlantic Business Center leadership, but also provided feedback and developed relationships with our Director and SVP levels to foster additional growth between our businesses. They have built a culture within their dealership that values the support of Chrysler Capital as their captive lender and understand that we can achieve outstanding results when working together.

This dealer is never satisfied with their current performance and challenges everyone involved to become more productive and successful. Barbera's achieves VIP Gold regularly and all of their performance results are considerably higher than both the Mid-Atlantic Business Center and national averages.

We would like to recognize Geno, Gary and the entire team at Barbera's Autoland for their continued support of Chrysler Capital. We truly value the relationship and appreciate your efforts in striving for the best month in and month out.



BETTENHAUSEN CHRYSLER DODGE JEEP RAM

Bettenhausen Chrysler Dodge Jeep, Ram, under the leadership of Mike Bettenhausen, consistently takes the helm as the largest volume new car dealer in the Midwest Business Center for FCA US and Chrysler Capital.

In 2018, their production with Chrysler Capital was respectfully strong, but the dealership reached new heights in 2019 - penetration increased from 36 percent to 57 percent and collateral touch lifted from 58 percent to 80 percent. During this same period their VIP payouts likewise increased, going from \$37,000 to \$71,800. This would not be possible without the partnership their staff promotes with Dealer Relationship Manager Chuck Keys and Credit Analyst Sheila Sasser. Together they've worked closely to exceed expectations and operate as an efficient machine. Proof lies in their impressive average funding turn time year to date of 1.62 days.

All while running a prosperous Chicagoland dealer group, Mike Bettenhausen sits on FCA US's National and Regional Dealer Councils. Through these channels he's expressed his support of Chrysler Capital's contribution to his and the dealer body's success.

With the combination of exceptional dealer and dealership performance we wish to recognize Bettenhausen Chrysler Dodge Jeep Ram as a Distinguished Dealer in 2019.

BILL LUKE CHRYSLER JEEP DODGE RAM

Bill Luke Chrysler Jeep, Dodge Ram has been the number-one funding volume dealer in the West Business Center since inception. The relationship with the owner and dealership personnel is strong as they see and value Chrysler Capital as a true financial partner.

They demonstrate a willingness to establish and maintain a strong relationship with their Dealer Relationship Manager as well as other members of Chrysler Capital management and staff as we continue to develop and strengthen our ties with this store. Month in and month out, Bill Luke CJDR continues to support Chrysler Capital on retail, retail lease, used and commercial business, as well as being a resource for feedback and recommendations.

Also a strong supporter of purchasing off-lease vehicles via Chrysler Direct, Bill Luke CJDR is consistently the number one CPOV dealer in the nation.

We are excited to honor Bill Luke CJDR with the Chrysler Capital Distinguished Dealer Award.

BLUE RIBBON CHRYSLER JEEP DODGE RAM

It is with great honor that we recognize Blue Ribbon Chrysler Dodge Jeep, Ram and award them Chrysler Capital's Distinguished Dealer Award.

Blue Ribbon Chrysler Dodge Jeep Ram treats their customers like family and that professionalism and dedication to service has led them to earn other prestigious awards such as FCA US's Customer First Award for Excellence for 2019.

It is no surprise, then, that Blue Ribbon Chrysler Dodge Jeep Ram also treats their lenders with the utmost respect and strives to be a true partner in every way. Their support level is evidenced by their new car penetration of 46 percent – significantly higher than the business center average of 27 percent. It all starts by Blue Ribbon Chrysler Dodge Jeep Ram sending Chrysler Capital every application which is why their potential penetration sits at an astounding 87 percent.

Dwight Spencer is an innovative owner and is always searching for new ways to improve the relationship with Chrysler Capital. It is our pleasure to recognize Blue Ribbon Chrysler Dodge Jeep Ram with this illustrious award.

BUHLER JEEP CHRYSLER DODGE RAM

The Northeast Business Center would like to nominate Buhler Jeep, Chrysler Dodge Ram for the 2019 Q4 Chrysler Capital Distinguished Dealer Award.

The team, from Owners Garry Foltz and Darren Buhler to the entire management and F&I team, have been good partners for Chrysler Capital. Strong supporters, they frequently participate in the Chrysler Capital Preapproved Direct Mail Program and consistently achieve gold-level VIP status.

Buhler CDJR maintains an above-average collateral touch (76.98 percent YTD), along with solid retail/lease penetration (57.39 percent YTD). Chrysler Capital works hard to earn the business of Buhler CDJR each and every day and it shows in our strong working relationship.

Buhler CDJR was awarded the Customer First Award for Excellence in 2018 from FCA US for their people, facility, processing, customer metrics and training. This is evident in the warm, friendly atmosphere and top-down courtesy and respect shown to everyone. They also participate in local support drives for charity.

We are honored and excited to present Buhler CDJR with the 2019 Q4 Chrysler Capital Distinguished Dealer Award.

DODGE CHRYSLER JEEP CITY

Dodge Chrysler Jeep, City is, and has been, a consistent and true partner with Chrysler Capital.

Viewing Chrysler Capital as more than just another lending source has been key to building the solid relationships that make this partnership as strong as it is today. The Dodge City team is always looking for ways to do more business together, further building upon and strengthening that relationship.

They have significantly outperformed the Mid-Atlantic Business Center and national penetration levels, sending over 60 percent of new car business to Chrysler Capital, all while submitting clean funding packages and maintaining an average funding time of under two days. By doing so, they also take full advantage of VIP and achieving gold status is a regular occurrence for this team.

Dealer principal, Carlos Hoz De Vila, as well as his entire leadership team, are excellent supporters of Chrysler Capital and frequently praise the service they receive from Chrysler Capital. Dodge City is a very professional organization that has excellent relationships with sales, credit and funding.

Congratulations to Carlos and his entire team at Dodge Chrysler Jeep, City on this-well deserved award.



EARNHARDT CHRYSLER DODGE JEEP RAM

Earnhardt Chrysler Dodge Jeep, Ram is the second largest FCA US sales volume dealership in the West Business Center and was Chrysler Capital's number-one new funding volume dealer over the past quarter for the West Region.

This year Earnhardt CDJR has really embraced our partnership and demonstrated a willingness to maintain a strong working relationship with DRM Ken Greenfield and our management team. They have provided us with the opportunity to see and capture a full spread of their retail and lease business across prime, mid-prime and secondary business channels which has resulted in a balanced and performing portfolio.

Evidenced by an astounding 18 percent year-over-year increase in collateral touch and 17.5 percent year-over-year increase in penetration, Ken credits the dealership leadership team. "Without the support from the finance director, managers and the sales desk, the progress would have been difficult to achieve. This has been a win-win for all sides as we continue to build a strong retail relationship with Chrysler Capital."

Earnhardt CDJR has become another major advocate for Chrysler Capital and they earned this award due to their strong and continuous support this year.

FRANK FLETCHER CHRYSLER DODGE JEEP RAM

Congratulations to Frank Fletcher Chrysler Dodge Jeep, Ram in Joplin, Missouri, for being nominated the Denver Business Center Chrysler Capital Distinguished Dealer!

The Joplin-area CDJR super store has built a strong win-win working relationship with Chrysler Capital over the past couple of years by allowing Chrysler Capital to look at every new and used deal. This two-way partnership provides the Chrysler Capital Credit Analyst the tools and support they need to "find a way" on each deal, as well as the flexibility and confidence in the relationship to make those incremental deals happen.

As a result of the teamwork effort, Fletcher of Joplin has 84.07 percent collateral touch and 59.29 percent penetration year to date and regularly achieves VIP Gold status.

Thank you Frank Fletcher CDJR for your continued support.

I've been in the auto industry for over 20 years and I have always had a deep respect for the dealer-lender relationship that's crucial to a successful partnership. I think it's important to always look for opportunities that can be leveraged in order to drive higher service levels and the first step in the process is to realize that there is always room for improvement.

Having been raised in a strict military family, I wish I had a quarter for every time I heard my dad say, "No excuses, just get it done." (Those quarters would've definitely added up and I probably wouldn't be writing this statement now.) As a young kid without all the answers, hearing this just increased my frustration level with whatever challenge was in front of me at that time. Today, I look back on this statement fondly and work hard every day to apply the "no excuses, get it done" approach in my professional career with SC/Chrysler Capital. I realize that we're not perfect, but we have a job to do and dealers to serve.

So to that end – I stay focused on always treating people with respect, working hard for our dealers and customers every day and never making excuses. Just Get It Done.

Dave K.
Funding - Originations

I have been with Chrysler Capital now for a little over five years and have always felt that this is a relationship business and we must first get to know our dealers and understand their business. Over my career I always strive to get to know everyone at the dealership and try to always bring the personal side to the table while establishing a business relationship.

This past year I had the unfortunate, life-changing event of losing my husband of 36 years and was so humbled by the outpouring of condolences and sympathy from my dealer body. Dealers traveled hours to attend my husband's visitation and funeral despite having never met my husband. When showing my appreciation their reply was, "You are family."

As we know, this is a "hardcore" business and this, in itself, demonstrated to me their appreciation for me as a person and also their Chrysler Capital rep.

Becky E.
Dealer Relationship Manager - South Dakota

GRINDSTAFF CHRYSLER DODGE JEEP RAM

The Southeast Business Center would like to recognize Grindstaff Chrysler Dodge Jeep, Ram in Elizabethton, Tennessee.

Grindstaff CDJR is a true partner with Chrysler Capital, displaying the qualities one would look for in a dealer-lender partnership. The leadership team, Steve Grindstaff (owner), Adam Mullins (GM), Ryan Shumate (GSM) and Irving Rios (F&I), are all on the same page when it comes to Chrysler Capital – they believe support is critical. A floorplan dealer since 2016, they frequently participate in the Chrysler Capital Preapproved Direct Mail Program and consistently achieve gold-level VIP status.

Grindstaff maintains an above-average collateral touch (84.10 percent YTD), along with above-average retail/lease penetration (50.60 percent YTD). Chrysler Capital works hard to earn the business of Grindstaff CDJR each and every day and Grindstaff actively works with Chrysler Capital to achieve success within the dealership.

Together, with mutual respect and collaboration, Grindstaff and Chrysler Capital are WINNING!

GRISSOM CHRYSLER DODGE JEEP RAM

In June, July and August of 2018, Grissom Chrysler Dodge Jeep, Ram's penetration was a respectable 30.25 percent, on average, and their new vehicle collateral touch average of 56.17 percent hovered around the district average. In partnering with DRM Sonique Nash during 2019, the Grissom team has gone on to lead the Indianapolis market in penetration and collateral touch at 44.58 percent and 75.35 percent, respectively, enabling the dealership to receive more consistent VIP payouts this year.

Not only has Grissom CDJR achieved success in increasing their new vehicle business with Chrysler Capital, but they have also seen a 74 percent increase in used vehicle applications which will lead the way for team Grissom to fund more business.

Sonique and our group here at Chrysler Capital look forward to continuing to work hand in glove with the folks at Grissom CDJR to deliver more cars and maximize gross profit.

HADDAD DODGE RAM

As a true business partner with Chrysler Capital, Haddad Dodge Ram utilizes the many tools offered to increase their new and CPO vehicle sales.

The dealership participates in the online lead program as well as the preapproved mailer to generate leads and create incremental opportunities. With a 72.28 percent collateral touch and 40.07 percent penetration, they are proven leaders in the California Business Center. This commitment to Chrysler Capital partnership resulted in extra earnings every month in the second quarter, generating valuable VIP payouts, adding to the profitability of the dealership and strengthening the partnership with Chrysler Capital!

We value our relationship with Haddad Dodge Ram, thank them for their continued support and are excited to present them with the Chrysler Capital Distinguished Dealer Award.

HELPMAN DODGE CHRYSLER JEEP RAM FIAT®

Steven Wolf is the dealer principal of Helfman Dodge Chrysler Jeep, Ram FIAT® and Alfa Romeo Maserati and Helfman Ford in Houston, Texas. Before starting his career as a salesman for Helfman Ford in 1988, Steven graduated from the University of Texas. From his first dealership position, he worked his way up through the ranks, became general manager and eventually dealer principal of his current dealership in 2002. Helfman Alfa Romeo was added in 2010 and the Maserati franchise a few years later.

Steven's passion for good business and quality customer service earned the dealership the Walter P. Chrysler Award in 2018 and Customer First Awards in 2017 and 2018. He has served on the Houston Automobile Dealers Association board for eight years and held the chairman position in 2017. He sits on the Maserati National Dealers Council and the Regional Dealer Council for Chrysler Dodge Jeep Ram. Beyond the dealership he is active in the community that surrounds him. Steven and wife, Sandi, are extremely active in Jewish Family Services, a Houston non-profit agency that provides light, hope and help to individuals struggling with life challenges.

Steven and Sandi are proud parents of three adult children, Ashley, Cameron and Samantha. The second generation of this family business is already taking shape with his son Cameron, nephew Jason Feldman and son-in-law Jake Katz all working at the dealership.

In their free time, the Wolf family enjoys traveling, especially to their weekend home on Lake McQueeney, and spending time with their two dogs, Coco and Strudel.

LAFONTAINE CHRYSLER DODGE JEEP RAM FIAT® OF LANSING

When thinking of the definition of a true partner, LaFontaine Chrysler Dodge Jeep, Ram FIAT® of Lansing fits every aspect of what you would look for.

Not only are they supportive in the business they fund with Chrysler Capital, but at the beginning of each month, New Car Manager Drew Tompkins sits down to review competitive lease information on each vehicle with Dealer Relationship Manager Shane Fuhs.

Since the majority of their new car sales are leases, they recognize the value in funding the majority of those new vehicle deals through their captive finance source and it's all about partnership. By using the benefit of Chrysler Capital waived disposition fees and opportunities to earn MVP pricing, LaFontaine of Lansing is able to focus on customer retention.

We've also built a proactive partnership in relation to a growing issue in the automotive industry – the focus on preventing fraud. The management team at LaFontaine, along with their DRM, are motivated in making fraud prevention training a priority. The training has enabled their staff to be more aware of the signs of fraud and has educated them on the actions they can take to prevent fraud in their dealership.

We value our relationship with LaFontaine of Lansing and look forward to our continued partnership with them in meeting the automotive needs of our mutual customers.

Back when your gas was pumped while the attendant cleaned your windshield, my father was an owner/operator of a small gas station. I loved the interaction between his regular customers and his staff.

One of his regular customers was also his salesman from a local Pontiac dealership. Every three years my father would buy a new car or truck. When we would go to pick it up, the owner would come down and shake my father's hand as the big glass doors would open and the salesman would drive our new car off the showroom floor and onto the lot for us to take home.

The very memory of this warms my heart. To that little girl, her father must have been some kind of big deal to have so much attention from the owner and his staff to put on such a show. What I didn't know until much later was of all the customers that same salesman would send to my father, along with his card, so my father and his staff would know to treat them extra well, because they were not just getting gas, they were getting an extension of the experience of buying that new car. In turn, when someone looked like they might need a new car, my father would send them to see "his friend."

My first job was as a cashier in the service department of that dealership, and like my father, I bought my first new car from them. I then went on to become their funder, then buyer and finally their sales rep for a finance company. You can bet, the relationship continued to grow. We could count on each other like friends.

Over the years my own car family has grown, but the lesson I learned so many years ago has remained unchanged. In a parking lot full of customers, be a partner/friend and you will never travel alone.

Katherine M.
Dealer Relationship Manager - Inside Sales

I have been with Chrysler Capital and my group of dealers from the beginning. During that time I have forged relationships that I do not believe you see with other lenders. I know the names of most of my dealers' family members, ages of children, area where they live, vacation destinations, favorite family restaurants, hobbies and the list goes on. It is not unusual to share funny stories about our families during my visits. My dealers know the same information about my family. We have a personal relationship and connection. We do not always agree, but we really care about each other and that is what I believe makes the Chrysler Capital relationship with our dealers unique.

Mark Y.
Dealer Relationship Manager - Minnesota



LAREDO DODGE CHRYSLER JEEP

When Dealer Relationship Manager Cameron Shia took Laredo Dodge Chrysler Jeep, over, the store was not doing much business with Chrysler Capital. Today, Cameron describes Laredo DCJ as “a pleasure to work with, exceeding any and all numbers given to them.”

What changed? Regional Sales Manager Scott Daumer recalls a ride along where he and Cameron, after a candid conversation, asked Dealer Principal Lelo Gonzalez to commit to sending all of his applications for the following 60 days. Lelo agreed and the rest is history.

These days, Laredo DCJ is all-in with Chrysler Capital, with a collateral touch of 93.7 percent and penetration of 66.1 percent, year to date. They have built a strong relationship with their buyer and continue to make VIP numbers month over month.

Laredo DCJ is a great example of two companies working as one to drive business for both the dealer and Chrysler Capital.

LOS ANGELES CHRYSLER DODGE JEEP RAM

Los Angeles Chrysler Dodge Jeep, Ram is the definition of a true partner. The dealership has been in business for over a year and since inception, they have reached new heights for both FCA US sales and penetration levels with Chrysler Capital – over 60 percent for the year!

Additionally, as their partnership with Chrysler Capital has grown, so has their increased profit through the VIP program. The dealership regularly achieves gold-level status VIP and continues to push themselves to be better, do more and achieve higher levels as a result.

Los Angeles CDJR also participates from a CPOV and used car perspective as well as online leads. Los Angeles CDJR considers Chrysler Capital their one-stop shop for all financing needs!

MARC MOTORS CHRYSLER DODGE JEEP RAM

Marc Motors Chrysler Dodge Jeep, Ram is a great partner to Chrysler Capital!

This new dealership quickly rose to the top of the FCA US leaderboard and is now the second largest volume dealer in the state of Maine. Chrysler Capital on-boarded them as a floorplan dealer from the onset and they have been loyal and committed to working with Chrysler Capital. With this dealer being new to FCA US and Chrysler Capital, it wasn't always easy, but together we worked out the bumps in road.

Through 2019, they have the highest collateral touch in the state, at 86.46 percent, as well as being one of the highest in the Northeast. They also choose to send us the majority of their business, as supported by their penetration of 61.96 percent for 2019. They see value in Chrysler Capital programs such as MVP and VIP, because they know these programs help make them money and improve their business.

It is our pleasure to work with such a great group of people, helping them grow their business and watching them succeed.

OLIVER C. JOSEPH CHRYSLER DODGE JEEP RAM

Oliver C. Joseph Chrysler Dodge Jeep, Ram has been open since 1914. You don't survive for that long in this business without doing a number of things right.

Oliver C. Joseph CDJR is a model partner for Chrysler Capital. Their support with Chrysler Capital has grown year over year from a 36 percent new car penetration to 56 percent. As a team, the managers and staff of Oliver C. Joseph CDJR teamed up with Chrysler Capital to improve their sales district rank to fourth in new car sales, where they ranked seventh just one year ago. They accomplished this feat by giving Chrysler Capital a fair look at every application.

They also increased their used car applications submitted to Chrysler Capital by 29 percent year over year and, due to their meticulous attention to detail, they fund their deals in under two days.

Oliver C. Joseph is a perfect fit for the Chrysler Capital Distinguished Dealer Award. It is our honor to recognize Brad Joseph, Curtis Joseph, Ken Placke and the entire team at Oliver C. Joseph CDJR for their continued support.

I began my career in the automotive industry at a local dealership over 30 years ago. I immediately had a desire to do more, learn more and make a difference. I loved helping my customers and I carried that same desire with me when I began working with a captive lender. Years later, my journey brought me to Chrysler Capital.

I have had the honor and privilege of working with some extraordinary dealer personnel. Over the years, the relationship I share with my dealers has grown and flourished based on mutual respect and trust. They are not just business acquaintances, they are family to me. We work together as a team to get the best deal for the customer, the dealership and Chrysler Capital. We look for opportunities to grow the business together.

I am here to support my dealers and assist in any way I can to help them be successful. When they are successful, I am successful. My dealers know they can rely on me to be there for them when they need. I value the relationships I have built with my dealer body in these past seven years and I am excited for what the future holds for all of us.

Kim D.
Dealer Relationship Manager - Louisiana

I'd like to thank my dealers for their business and support throughout 2019 and before. Working with Chrysler Capital and supporting our programs has helped us achieve record-breaking years. More importantly, I feel and I believe that my customers/dealers are doing business with me. I feel a sense of respect, trust and relationships that get better with each passing day.

I feel I have some great relationships and it all comes back to the basics. I tell my dealers that my main job is helping them sell more cars and make more money. It's that consultative approach that strengthens our relationship and helps them see the value that Chrysler Capital and I bring to them. They appreciate that.

A partnership isn't just asking for them to send an application. It's getting in the trenches! It's also training and teaching them to be more efficient and showing how to solve problems on their own. They appreciate that because it's helps them save time and money.

In a nut shell, it's showing the strong connection between FCA US, the dealer and Chrysler Capital as a circle of success.

Joe L.
Dealer Relationship Manager - Pennsylvania



PALMEN MOTORS DODGE CHRYSLER JEEP RAM

Palmen Motors Dodge Chrysler Jeep, Ram is an exemplary partner for Chrysler Capital in southeastern Wisconsin and the Midwest Business Center.

Over the past year the team has increased penetration from 29 percent in May 2018, to 63 percent in May 2019. Under the leadership of Owner Andy Palmen and General Manager Giaco Ruffolo, the dealership continually exceeds expectations and proves to be a leader in the Milwaukee area. So far in 2019, they've achieved VIP targets every month and understand the value of directing business to Chrysler Capital.

Dealer Relationship Manager Ryan Sylvester recently assumed management of the territory and during this time he continually praises the teamwork Andy and Giaco's staff promote with Chrysler Capital. Likewise, Midwest Regional Sales Manager Collier Black has had equally positive interactions with the Palmen team and is excited to recognize Palmen Motors DCJR as a Chrysler Capital Distinguished Dealer.

WOODY FOLSOM AUTO GROUP

The Woody Folsom Auto Group is a supportive and loyal business partner.

Since the purchase of his first FCA US dealership in 2015, Woody Folsom has purchased or opened two additional FCA US dealerships and floored them with Chrysler Capital. Woody believes in fully supporting Chrysler Capital and instills this philosophy in all of his staff, from the sales personnel to upper management.

General Managers Mike Block and Steve Hutchinson are instrumental in building a Chrysler Capital-supportive culture within the stores. They frequently take advantage of the preapproved mailer and believe that it is instrumental in driving traffic into their stores, providing them with constant quality leads.

Collateral touch for all three stores averages 80.53 percent, well above the business center average of 67.35 percent. Finance Managers John, Aaron, Robbie, Jacob, Mike and Chris are all focused on hitting VIP goals each month while Sales Managers Mike, Wade, Byron, Henry, Chris and Lem focus on making sure that Chrysler Capital gets to look at every application (new and used) as well as working closely with their buyers.

Woody Folsom and his staff are a true example of a great partnership, working together to sell more FCA US vehicles and providing the best possible financing options for our customers.

We thank Woody and his team for the support over the years and look forward to growing our partnership in 2020.

VICTORY CHRYSLER DODGE JEEP RAM

Another victory for Victory! The Chrysler Capital Denver Business Center is proud to recognize Victory Chrysler Dodge Jeep, Ram with our Distinguished Dealer Award.

Victory hit the Kansas City market with a splash, building a state-of-the-art facility with a high-tech Jeep brand testing track right next to the dealership and becoming a volume leader since they opened. Managing partner's Eric Gentry and Jeff Briggs have built a top-notch team. This team has built solid relationships with both DRM Shelly Keith and Credit Analyst Chanita Nelson, knowing they can lean on both when necessary, which has resulted in Chrysler Capital penetration and application submissions well above the market averages.

The store believes in a partnership with their captive and that relationship is key to finding those incremental deals!

Thank you, Victory Chrysler Dodge Jeep Ram! We appreciate your partnership.

WHY FLOORPLANNING WITH CHRYSLER CAPITAL IS THE RIGHT CHOICE

In 2019, Chrysler Capital originated nearly \$1 billion in new floorplan acquisitions. The momentum has continued into 2020 with over \$500 million already in the pipeline.

We know that none of this can be achieved without providing dedicated, high-touch customer service.

Chrysler Capital Dealer Lending gives you all the tools needed to grow your business. One of the ways we achieve this is by having an experienced Business Development Manager at each FCA US Business Center solely devoted to growing our floorplan portfolio.

We work with you to understand your dealership's individual needs and unique aspects of your markets. We not only provide capital, but we gear our processes toward what gives our dealers the best opportunity for success, including:

- » No flooring/transaction fees
- » Dedicated portfolio manager committed to helping you grow your business
- » Lease-end buyout – dealer payoffs available all the way through maturity
- » Double VIP payouts for lease and retail contracts

This year, we are looking to grow our book of business once more and remain dedicated to FCA US and our dealers' cause. Chrysler Capital has an unmatched offering: bank-qualified floorplan rates combined with the retail benefits and administration of a traditional captive.

Additionally, we provide full-spectrum indirect retail and lease support, offering the most assistance and no roadblocks to getting your vehicles sold!

Chrysler Capital Dealer Lending's full suite of products are available to help you meet your financing needs:

FLOORPLAN FINANCING

New, used, fleet, demonstrator and shop/lease rental

INSURANCE

Competitive floorplan insurance program with weather aggregates, provided through Risk Point

TERM LOANS

Real estate, construction, working capital, acquisition financing

CASH MANAGEMENT ACCOUNTS

Offsets monthly floorplan interest charges

REVOLVING LINES OF CREDIT

Interest-only payments, dealer advances/repays on a discretionary basis, annual renewal

I've been a car enthusiast since I was a child, always working in the shop with my dad and finding new projects. Naturally, after I got my bachelor's degree I gravitated toward this business and found a home with Chrysler Capital, where I could combine passion with my finance degree. I've been around the industry eight years now, first as a credit analyst, then manager and now as a Dealer Relationship Manager.

Being out in the field, I enjoy being able to converse about a shared interest in cars while also being able to provide dealers with knowledge and resources that enable them to more efficiently run their business. Through our daily interactions, we're able to build rapport and establish a personal connection with our dealer partners that makes our job enjoyable.

Troy W.
Dealer Relationship Manager - Philadelphia

Working for Chrysler Capital as a Dealer Relationship Manager has enabled me to develop some pretty good relationships over the years. The following is one example.

My wife and I had been invited by one of my dealers to attend their Christmas party at a local restaurant. Since there were a lot of new faces, the owner asked if everyone could take turns standing up to introduce themselves. When it came to my turn, I stood up and introduced myself as the Chrysler Capital DRM and that I could still remember the first time I met the GM of the store, who happened to be sitting next to me. I went on to say how I was promptly kicked out of the store shortly after walking in. This drew a roar from the crowd as everyone, including the owner knew how tough the GM could be.

Learning from my mistakes, some hard work and a little bit of luck enabled me to build and grow the relationship with the people of this store. Good things don't come easy!

Timothy S.
Dealer Relationship Manager - Mid-Atlantic

One thing I know for sure is that we are all constantly learning from each other in this industry, and that's the task of a good partner – feeling like there's a contribution and exchange from both sides. This is the mutually trusted relationship we have with our FCA US dealer partners from the sales side of the organization! We can be dramatically different, and that works, but I feel like we shine strong with our DRM team and our FCA US dealer partners because of our aligned ambitions to support each other.

Laura S.
Dealer Relationship Manager - Inside Sales

ENGAGING AND RETAINING OUR LEASE-END CUSTOMERS

As FCA US dealers know, a lease customer reaching maturity and returning to the originating dealer for a new vehicle is a big win. And Chrysler Capital has the resources to help drive retention to get that win.

Beginning at six months to maturity, Chrysler Capital actively engages with lease customers to bring them back to the originating dealer. Through email campaigns, lease loyalty messages in monthly billing statements and content on the customers' personal lease webpages, they receive competitive regional and national offers, product features, lease-end options and loyalty rewards designed to have them return to the originating dealers for future business.

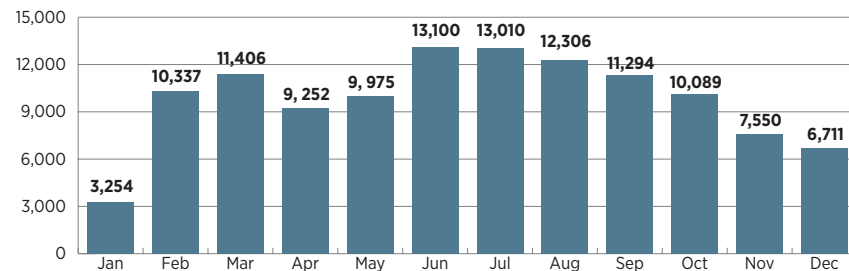
In an effort to personally connect with our lease customers, the Chrysler Capital Allegiance Team actively engages current maturing Chrysler Capital lessees about the advantages of leasing a new FCA US vehicle through Chrysler Capital. Members of the Allegiance Team are committed to advising lessees to return to their original dealership for vehicle repairs and to facilitate the purchase of a new Chrysler Capital lease vehicle.

HERE TO HELP

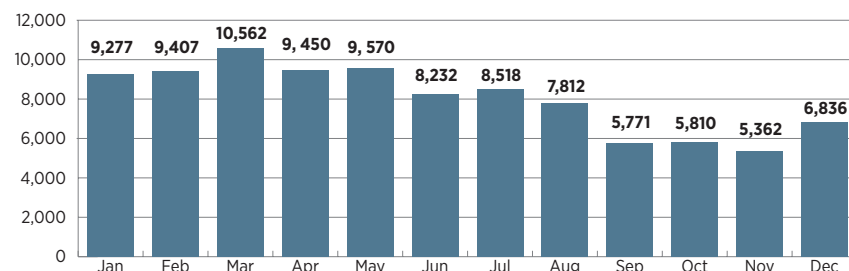
Dealers looking to supply their pre-owned vehicle inventory needs can work with Chrysler Capital's Remarketing Dealer Relations Managers. One Remarketing Dealership Relationship Manager is assigned to each FCA US dealer. These individuals are committed to providing their assistance for finding inventory and purchasing vehicles on Chrysler Direct.

In addition, Chrysler Capital actively supports the FCA US CPOV program with Chrysler Direct.

CURRENT MATURITIES FOR 2020



GROUNDINGS FOR 2019



WE HAVE AN APP FOR THAT

The Chrysler Direct Mobile App makes adding to your CPOV and used vehicle inventory on the run easier and more convenient than ever. You can create watch lists, search for specific vehicles, purchase vehicles and more, all from the palm of your hand.

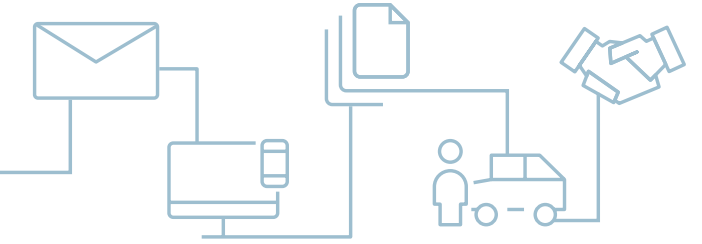
Leverage the power of your smartphone or tablet to make searching through Chrysler Capital inventory simple and purchasing convenient. It's as easy as ...

1. Download the app by searching Chrysler Direct in the Apple Store or Google Play.
2. Use your current Chrysler Direct credentials to log in.
3. Search vehicles, create watch lists, purchase vehicles and more!

Review the Chrysler Direct Mobile App User Guide, available in Docs & Training via the Chrysler Capital Dealer Website, for a complete overview of features and download the app to begin purchasing off-lease vehicles today!

REACH

MORE CONSUMERS



Utilize the Chrysler Capital Preapproved Direct Mail Program

Chrysler Capital works hard when building relationships with the dealers we serve, striving for a personal connection. By listening, we work through challenges and find solutions to strengthen our partnerships. Better solutions and collaboration lead to more sales, a common goal on which we can all connect.

The opportunity for dealers to engage with qualified leads is one solution we are excited to continue offering. The Chrysler Capital Preapproved Direct Mail Program has provided thousands of leads for dealers nationwide, leading to more sales and improved bottom lines. Participating dealers are thrilled with what they're seeing.

NOT JUST A ROLL OF THE DICE

The key to the success of the program is the audience selection. The preapproved audience is made up of consumers with established credit history at key points in the life of their auto loan. Candidates are then reviewed against Chrysler Capital lending guidelines.

The final list are candidates that result in qualified leads at a higher rate than an audience derived from a "regular," in-market auto list.

IT'S ALL IN THE NUMBERS

Dealers see higher than average response rates with the Chrysler Capital Preapproved Direct Mail Program.

- » Some dealers saw tremendous results when targeting just 5,000 consumers:

Dealer	Mail Qty	Leads	Response*
Ohio	5,000	120	2.40%
Mississippi	4,962	122	2.46%
Arkansas	4,999	133	2.66%
Tennessee	5,000	133	2.66%
South Dakota	5,000	148	2.96%
Missouri	4,996	155	3.10%
Alaska	5,001	169	3.36%

*Aforementioned results from 2019 Q4 mail campaigns

- » During 2019 Q4, 188 dealers participated in the program, benefitting from 18,358 preapproved leads
- » Dealers that mailed 10,000 letters received up to 200 leads per campaign
- » Average response rate overall was 1.24 percent, well above the standard benchmark of one percent

WHAT'S THE PAYOFF?

Participation in the Chrysler Capital Preapproved Direct Mail Program provides:

- » Marketing effort that delivers and is cost effective (high-volume print savings)
- » Consumer communication via a personalized letter rather than self-mailer
 - Letters are read more often than self-mailers
 - The letter is personalized and "dealer-ized," driving traffic specifically to your dealership
 - Consumers are encouraged to take action which results in motivated, qualified leads
- » Consumer confidence, built by offering a preapproval amount through an automated phone call or using a personalized URL (PURL)
- » Better performing prescreened data versus regular, in-market lists
- » More time to work sales - we do all of the work for you, even walk you through the enrollment if you'd like

You pick the audience size you want to target:

Mail Drop Size	Non-floorplan Pricing	Floorplan Pricing
3,000 pieces	\$3,450	\$2,850
5,000 pieces	\$5,250	\$4,250
10,000 pieces	\$10,000	\$8,000

PLACE YOUR BETS

Enroll online at CCAPMailEvents.com or email us at CCAPMailEvents@supportcenter.net.



CONNECTING WITH THE COMMERCIAL COMMUNITY

It's the personal choice when developing a long-term relationship. The Chrysler Capital Commercial Line of Credit (LOC) is a smart choice for a business customer who is seeking a lending solution to solve their vehicle fleet requirements. This customer has the flexibility to structure their purchases to satisfy their business needs while the dealership has the confidence to generate additional sales throughout the year with the LOC customer. An LOC gives you another solution as you grow with the customer when developing small business sales.

DEALERSHIP BENEFITS

- » Marketing support to identify potential LOC customers and retain existing customers
- » Reporting and analytics support
- » Opportunities to build and broaden customer loyalty while boosting parts and service revenue for the dealership
- » Prescreen and direct marketing programs in which Chrysler Capital does the heavy lifting and provides expert support in the field

CUSTOMER BENEFITS

- » Flexible financing solutions which are structured around the company's business needs and cycles
- » Access to all of the Chrysler Capital's finance programs - retail, lease, TRAC lease
- » Capital management preserves cash and bank lines of credit for other business needs; use Chrysler Capital as their automobile lending source
- » Confidence to purchase and grow their fleet using their local dealership

PRODUCT OVERVIEW

- » Flexible credit options designed specifically for financing light-duty commercial vehicles
- » Credit limits starting at \$250,000 and reviewed annually
- » Extensive marketing support to attract and retain LOC customers
- » Credit line used in conjunction with Chrysler Capital's Small Business Program
 - Retail and lease options available
 - Financing for business name only transactions
 - Financing for most upfits
 - Manufacturer incentives honored

CONTRACT TYPES FOR EVERY BUSINESS NEED

Chrysler Capital offers many different contract options for FCA US dealers and business consumers. These options provide flexibility for all types of businesses whether the company is established or looking to grow.

	BUSINESS NAME ONLY	BUSINESS and CO-BUYER	THIRD-PARTY GUARANTY
Application Process	» Submit in business name	» Submit in business name and co-buyer name	» Submit in business name and third-party guarantor name
Names on Contract	» Business name only listed	» Business name listed » Co-buyer name listed	» Business name only listed
Contract Signatures	» Authorized signer for business	» Authorized signer for business » Co-buyer signature	» Authorized signer for business
Documents Required	» Business bureau	» Business bureau » Co-buyer personal bureau	» Business bureau » Co-buyer personal bureau
Title	» Business name listed	» Business name listed » Co-buyer name listed	» Business name listed

WE ARE DEDICATED TO YOUR SUCCESS.

CHOOSING CHRYSLER CAPITAL MEANS:



Flexible lease opportunities and full-spectrum retail financing



Certified Pre-owned Vehicle (CPOV) opportunities



Exclusive dealer lending programs



Comprehensive commercial programs



Online applications



Remarketing and retention programs



Preapproved direct mail



Chrysler Capital Dealer Website

Your goals are our goals and when you win, we are doing our job.

LET CHRYSLER CAPITAL WORK FOR YOU

Having 28 years of experience in the Finance Department (primarily CDJR dealership) has been very useful in building trusting relationships with my dealer partners. As a Dealer Relationship Manager with Chrysler Capital, my dealers appreciate the value I can bring to them in growing their business. Whether it is helping them navigate DealerCONNECT to find special programs, lease maturing lists or a Galley List, they know they can rely on me as a source of knowledge.

Working with dealers to find that one or two deals each month to attain their VGP goals is my passion and what my dealers value most. I can't wait to see what great things Chrysler Capital and FCA US accomplish together in 2020!!

Mike S.
Dealer Relationship Manager - Midwest

I can sum up my relationship with my dealers in two words - teamwork and respect.

I have been in the automobile industry since 1981. I served the majority of my tenure as a manager in the dealerships I worked for. It is my mantra, if I help my dealers get what they want, I will get what I want. They know I have lived their pain and shared in their successes.

I am a charter member of the Chrysler Capital family and I am fortunate to have a terrific team I work with in the Midwest Region. I rely on their experience to learn new or better ways to get the job done. Our company values experience and realizes what it brings to the table. We are different from other reps, as we offer service and experience; that turns into respect and results. Anytime I can help my dealers with training, programs, ideas or suggestions, we will all benefit from the results.

TR Robbins
Dealer Relationship Manager - Midwest

I spent 16 years working for dealerships in different capacities before joining the Chrysler Capital Team. That experience on knowing how the dealership operates has taught me to always try to put the dealership and the lender in a win-win situation. I do my best to provide all the information and training needed so that each dealer can make the best decision financially with each customer.

Being there for my dealer partners has been very important to me the past seven years with Chrysler Capital. When a late night deal occurs or a Saturday curveball happens they know, my phone is always on to help.

Aaron G.
Dealer Relationship Manager - Iowa

PERSONAL CONNECTIONS

A BIG thank you to our dealers! I appreciate my dealer partners from the sales staff to our Dealer Principals.

We had a few challenges the past year. However, everyone came together to help each other and me with understanding and implementing new changes. I'm always so impressed the way our dealers step up when things get tough and I need each of them to help out.

Though they are competitive they will help out and help each other when it is called for. I am always willing to help them as well. I believe they each understand the importance of a strong partnership and a solid working relationship with Chrysler Capital.

I love to see my dealers grow, be profitable and have fun doing it. The comradery in each of our stores is great to watch and experience.

I look forward to helping each of my dealerships improve, grow and be strong in 2020!

Sharon B.
Dealer Relationship Manager - Midwest

I have been in the automobile business for 30-plus years. I have worked my way up through the ranks – sales, finance, sales manager, GSM and GM. I have been with Chrysler Capital since day one, March of 2013. I have seen the automobile industry change along the way along with Chrysler Capital. I have also seen Chrysler Capital and myself become strong partners with FCA US and the relationships that we have built with FCA US stores. I have a firm belief to never forget where you came from and what you have learned. To help your clients grow and show areas of improvement, being a consultative partner.

While sharing my message, one of my dealers asked what I was doing and shared his thoughts about Chrysler Capital and our role. "Very easy to talk to, I don't feel like a rep is here when Dan is around. Very knowledgeable in the business as far as the dealer side of things, goes above and beyond, very goal oriented and tries to capture every deal."

Daniel G.
Dealer Relationship Manager - Midwest

Just like a new car dealer, a bank does not offer a unique product. I was on the retail side of the car business for 12 years. During that time, mostly thanks to the internet, a major shift happened in the approach that dealers took toward attracting and retaining customers. They realized that there are two options when it comes to selling a product that can be purchased at any of their competitors.

The first is to be the cheapest, which is unsustainable for a business who has the sole purpose of making money. The other is to make the experience unique and exceptional. This is why you can now find everything from snacks, to free wifi, to cafés and even nail salons in dealerships across the country.

I believe that indirect auto lending is experiencing a similar environment shift. Almost everything is level on our side of the table now. Tons of lenders are in the secondary business, everyone gets low for prime customers and regulators are now empowered and eager to keep everything in check as they should be.

So, lenders have the same two options. Be the cheapest or provide the best experience possible. In my opinion, the second is what makes the close working relationship so important with our dealers. As a relationship manager, I try to treat my dealerships the same way I would treat any person I am in a relationship with. Being honest, being available, giving clear and direct messages good or bad, showing up face to face, calling people they are having issues with, both customers and our folks, and keeping them current on changes are all things that help keep their experience in this relationship close and working.

I think it's easy and reasonable to get caught up focusing on clicks, apps and funding because that is how we make our money. However, I believe all those metrics are the result and not the mission. Money follows success. I experience a greater sense of success from my relationships than I ever have from the money I've earned. Focusing on the relationship, all the way down to the small stuff, and doing it sincerely, will yield the best possible outcome for both of us. That mutually beneficial outcome is why I think it is important to keep a close working relationship with our dealers.

Daniel C.
Dealer Relationship Manager - Southeast

Growing up in Michigan with all my family working in the auto industry, I always had a passion for cars. Knowing at a very young age that I wanted to be a part of the auto industry, I was not sure in what part of the industry I would find my ultimate career.

I began an indirect lending position in 1996. Within days on the job, I began to understand that auto dealers were educated professionals with high integrity. They all still wanted to make a profit, but would do so honestly.

From that point on, I knew that I wanted to be a part of a team that worked directly

with auto dealers. Chrysler Capital has given me the opportunity to do that. These are more than dealer customers in many cases, they are my friends. A friendship that involves give and take along with a respect for each other. A friendship that allows for brutally honest conversations even when the message is sometimes difficult to hear. A friendship that has me wanting to answer the phone to help them at 8:30 at night. A friendship that will get extra applications at the end of the month for no other reason than I am asking.

Having now been working with auto dealerships for many years, I have a high appreciation for all dealer personnel and owe Chrysler Capital a debt of gratitude for giving me an opportunity to do what I truly enjoy.

Kevin H.
Dealer Relationship Manager - Southeast

I can remember going to auction with my uncle at 16 and picking and bidding on my first car. On road trips, my family would play "Name that Car" as we rode down the interstate. An NADA guide was always present in the drawer in our kitchen. Cars have always been a part of my family, going back to my great-grandfather's dealership in north Mississippi, which my grandfather and uncle continued.

When the opportunity arose 13 years ago for me to also get into the business, I jumped at the chance. The auto industry is an ever-evolving industry and that is part of the attraction for many, including myself. I look forward to seeing where the industry will lead us over the next 20 years.

Ashley B.
Regional Sales Manager

I have a great working relationship with my dealer partners. We have a foundation built upon trust and mutual respect. I feel like I have become part of their dealership family as they use me as a resource to help grow their business. They know that if they need help I am always willing to go extra the mile to find a solution. I am ingrained in many of my dealerships day-to-day sales efforts.

This makes me feel proud that we have built this relationship and that Chrysler Capital and I can be looked as a valuable asset to their business.

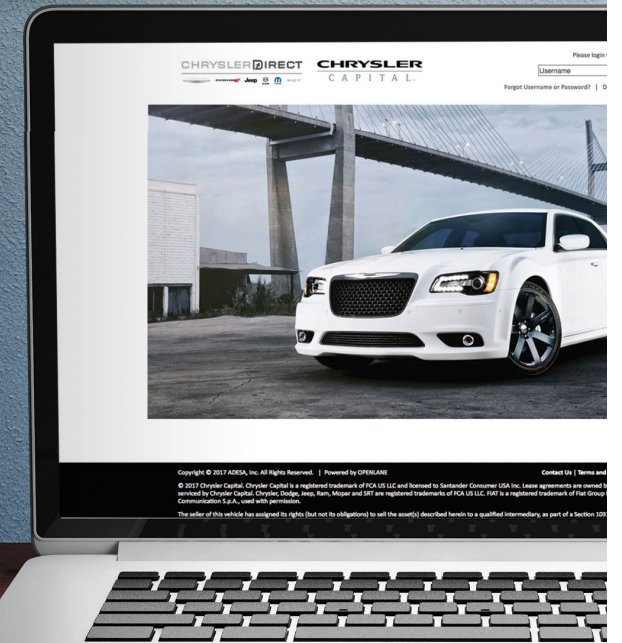
John M.
Dealer Relationship Manager - Inside Sales

TURNING INTERNET SHOPPERS INTO PREAPPROVED BUYERS

Chrysler Capital's online application offers:

- » A responsive form that is mobile-device friendly
- » Fast, automatic decisioning, 24 hours a day
- » Hard or soft credit inquiries
- » Integration with Dealertrack and RouteOne

And it's **FREE** for FCA US dealers.



IN THE KNOW WITH CHRYSLER CAPITAL

At Chrysler Capital, we understand the importance of providing our dealers with timely, relevant information and updates. As always, your Dealer Relationship Manager (DRM) is available as a wealth of knowledge for important information. Additionally, we have multiple communication channels to ensure you are aware of updates pertaining to your business as quickly as possible.

EMAIL

Chrysler Capital emails are full of useful information to help you stay in the know on the following topics:

- » Chrysler Capital incentives and special programs
- » Important news and updates
- » Changes to our program and pricing
- » New product launches
- » Hours of operation and schedules
- » Regulatory requirement reminders

What can you do to make sure that you are receiving our email communications?

- » Add info@dealermail.chryslercapital to your list of approved senders
- » Check your junk mail to verify that emails are not being misplaced
- » Make sure your DRM is armed with accurate email addresses for the best contacts at your dealership
- » Contact your DRM if you believe that you may have opted out of prior communications so that they can assist you in opting back in

CHRYSLER CAPITAL DEALER WEBSITE

Our Docs & Training page on the Chrysler Capital Dealer Website, via DealerCONNECT, contains our most up-to-date documents, rate sheets, incentive flyers, program guidelines, funding checklists, job aids and MORE! Also, make sure to check out our dealer blog for important news and updates, located on the Updates tab within the Chrysler Capital Dealer Website.

When I started my career in the auto industry 10 years ago, I started in the credit department behind closed doors. After about five years of this, I wanted more and decided that being a field sales manager was the next path in my career I wanted to take. I wanted to meet the people who, day in and day out, I helped sell cars to provide for their families, just as they were assisting me in providing for mine.

I am a firm believer that “people do business with people they like” no matter what program your bank offers them as long as they know you’re going to be there to help them when the time is really needed.

Over the last 3.5 years, my dealerships and I have built relationships that go both ways. I know what is needed from me to make them successful and they in return know what makes me successful.

As we say in Chicago, “One Team, One Goal”... and our goal is to be #1.

Heather M.
Dealer Relationship Manager – Midwest

Working in the auto industry for over 30 years has allowed me the opportunity to work as a finance manager in dealerships and as a Dealer Relationship Manager (DRM) for several indirect auto lenders. Working at Chrysler Capital has taken my DRM position to a different level.

As the FCA US preferred lender we have one focus – to help dealers sell more FCA US vehicles. By concentrating on this, we build stronger relationships by partnering with our dealers and the FCA US Area Sales Managers, have more of a consultative role and want our dealers to succeed by working with them to find solutions for all of their customers. I am so proud to be a part of Chrysler Capital and look forward to the successes that we will all share in 2020.

Sheri J.
Dealer Relationship Manager - Midwest

It’s been a pleasure working with FCA US dealers over the past year. Our programs and dealer visits are designed to partner with our dealers to ensure we are focused on what matters – selling cars. Dealer Relationship Managers work diligently to ensure dealers are trained on all aspects including leasing, end of term lease process, subprime and more. I’ve been fortunate to make a real impact on the day-to-day dealer processes while building lifelong relationships here at Chrysler Capital.

Ryan S.
Dealer Relationship Manager - Midwest

I enjoyed signing up a new FCA US dealership. I like watching them grow their business and the changes they have made to become successful. I feel I play a role by showing them the advantages that Chrysler Capital has to offer – a flexible credit team, a company that will buy a full spectrum of business and quick funding if they follow our process. The ability to help them get deals bought or funded when needed. Reviewing the incentives to show them how to get the best price for their customer and ours. If we all work as a team everyone has the chance to succeed and be profitable.

Brad G.
Dealer Relationship Manager - Kansas

The captive relationship I have with my FCA US dealers has become a close relationship. I’ve really gotten to know these dealers on a personal basis and understand their challenges in selling more cars. Sometimes, like yesterday, the dealer will just call to vent. We go over what the situation is and the stance from Chrysler Capital’s side. I educate the dealer why it’s too much exposure for us. The dealer understands and goes to the next car deal. Other times I am able to reach out for a second opinion or offer other options. This helps the dealer so they can roll that vehicle right then.

There are so many products that we have at Chrysler Capital to offer our dealers from mailers to incentive rates. This makes it easy to offer something that can be mutually beneficial to both of us.

When a dealer tells me about a special advertising they are doing around a select inventory I can call the credit analyst and share this with them. The support of the internal credit teams is tremendous. The dealer can see and understand our support when their credit analyst expresses this information to them. Over the years we have all gotten to know each other personally. Overall it feels like one big family!

Jana R.
Dealer Relationship Manager - California

My goal as a DRM has always been to develop a strong professional bond with my dealership owners and staff. I am focused on being a strong consultant by being an impactful, supportive, informative and reliable resource for my stores. Because of this relationship, I feel most of my dealers support me and Chrysler Capital’s objectives fully. This mutual partnership has blossomed into one of trust and respect which fosters growth for all.

Leslie R.
Dealer Relationship Manager - Southeast

I thoroughly enjoy my relationship with my dealers. I am able to join them in their successes, and sometimes failures. With many of my dealers I am part of their dealership family. They know that they can reach out to me any time of the day or night. In return, I can count on them assist me when we as a company need anything. In many of my stores I have been there when managers have just been promoted, helped train them, and built a solid relationship between the managers and Chrysler Capital.

Over the last seven years I have seen many of my dealerships grow into amazing organizations. I like to think that we as Chrysler Capital has helped with that.

Jason C.
Dealer Relationship Manager - Southeast

I really enjoy indirect automotive lending. It can be really FUN at times. I began my career with a captive lender and now being at a dynamic company like Chrysler Capital takes me back to my roots.

My time here has allowed me to grow and upgrade my skills in areas that only a captive lender can provide. I like being in car dealerships and interacting with everyone but I always want to be mindful of bringing value and helping them achieve their goals.

Scott S.
Dealer Relationship Manager - Southeast

Growing up in metro-Detroit, the car business has undoubtedly been a huge part of my life. I’ve been fortunate enough to experience just about every aspect of it either first-hand or indirectly through a friend or family member. Around here, the car business is like a fraternity. It goes beyond the business of it, as there’s a genuine interest and care for the individuals that are all in this “fight” together.

Being in the position I am in today, it has given me the opportunity to partner with some of the most dedicated, successful and passionate dealers in the entire country. Knowing that I’m an asset to these dealers and play a key role in their success brings me a sense of pride and passion that I can only hope mirrors theirs.

It’s been a journey to get to where we all are today, but I am excited to both see and contribute to the accomplishments that will surely continue for both Chrysler Capital and my dealer partners!

Justin D.
Dealer Relationship Manager – Michigan

COMMERCIAL CREDIT
855.541.7744

CUSTOMER SERVICE
855.563.5635

CREDIT
855.541.7717

DEALER ADVOCACY
855.541.7746

DEALER OPERATIONS
855.763.2449

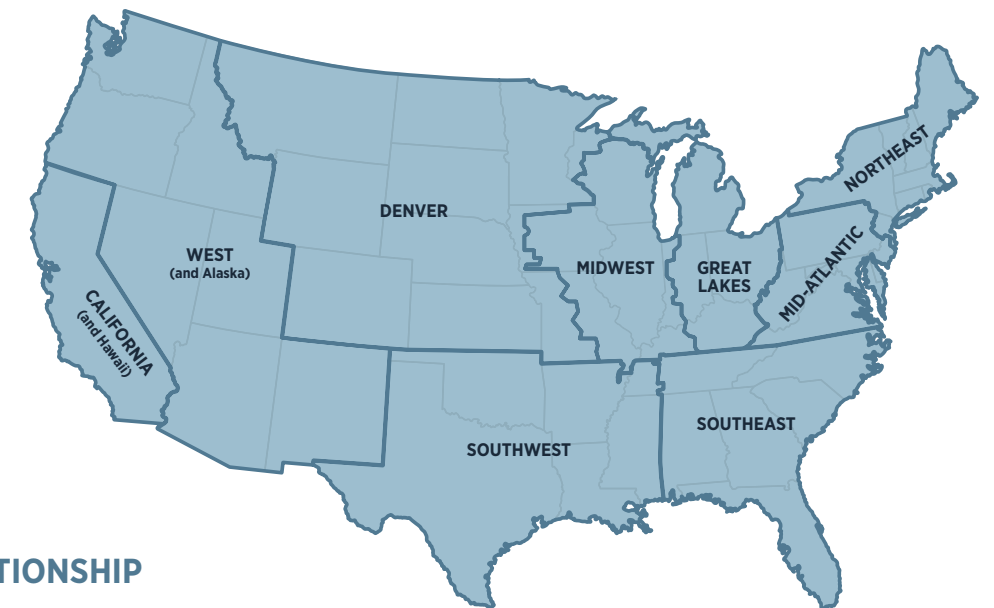
FRAUD/RISK DEPARTMENT
855.541.7716

FUNDING
855.976.9766

**REMARKETING DEALER RELATIONSHIP
MANAGER SALES TEAM**
866.557.6704

TITLE DEPARTMENT
855.531.5531

REGION COVERAGE



Working for Chrysler Capital is my favorite job that I have ever had in the car business. I have worked for other lenders and I have worked in dealerships, but until Chrysler Capital it never felt like a partnership. When I visit one of my dealerships as their Chrysler Capital DRM it is for more than a transactional experience with only one department that can be seen from other lenders, it involved multiple departments and team members. I am very proud of the fact that I have been working with many of my most successful managers since they were sales people. Knowing that I have been able to have a hand in helping to develop and train these managers is a highlight to me and shows how Chrysler Capital stands apart from other lenders.

Kim N.
Dealer Relationship Manager - Southeast

Seven years. It seems like yesterday I was meeting my dealers for the first time and getting them set up to do business with Chrysler Capital. During those years I have used skills and techniques taught to me to establish long-term relationships. Relationships that have blossomed into friendship beyond the selling of a vehicle. Dealers know that if they call me on a Saturday evening just because they need some help. These relationships have allowed us as a company to tap into the

knowledge of dealers to create new and better ways to conduct business, in turn creating an ease of doing business.

These last seven years have been an epic roller coaster ride, but one I have enjoyed and would gladly do all over again.

John T.
Dealer Relationship Manager - Southeast

One of the favorite parts of my job is the relationships I have developed with my dealers over the past several years. They’ve become more of my work family and not just a client/customer that I “call on.” Each month I know their goals, they know mine and I enjoy not just watching, but helping them achieve their goals each month and knowing that we at Chrysler Capital played a pivotal role in that success.

I can’t count how many times, at the beginning of the month, a dealer has asked how they did with Chrysler Capital the prior month. This mutual respect and joint effort is what makes us all successful and consistently exceeding our targets each and every day.

Dana M.
Dealer Relationship Manager - Southeast

I do truly enjoy being a Dealer Relationship Manager (DRM). I have worked on the retail side of dealerships for many years. Although the hours were long (why I left), I really liked the atmosphere and excitement of the car business.

Being a DRM with Chrysler Capital for almost four years has given me the opportunity to develop significant relationships with many dealerships and staff within those stores. It has allowed me to still somewhat be a part of the car business, make a positive impact with my dealers and still have a healthy work/life balance.

Joe C.
Dealer Relationship Manager - Southeast

A personal relationship with my dealers is not only important, but essential in establishing a long lasting friendship. My relationship with one of my dealers is one that I particularly value because of the high trust and comradery we have on a personal level. I enjoy talking to this particular dealer about how hard they worked to build their business and his adventures in fishing in the Yukon Mountains. They truly are my soundboard when wanting to know what is going on in the market.

Kenneth G.
Dealer Relationship Manager – Arizona



CHRYSLER
C A P I T A L

©2020 Chrysler Capital. Chrysler Capital is a registered trademark of FCA US LLC and licensed to Santander Consumer USA Inc. CC-DLR_200108-0_020420
 Chrysler, Dodge, Jeep and Ram are registered trademarks of FCA US LLC.
 FIAT is a registered trademark of FCA Group Marketing S.p.A., used under license by FCA US LLC.