

DAC Member Attendees

Joseph Massarelli, Liberty Auto City
Chris Knaub, Bill Luke CJDR
Andrew Suvanvej, St Helens Auto Center CDJR
Russell Abate, Pellegrino Chrysler Jeep.

Ken Thomas, Northland CDJR
Ross Berman, Berman CDJR
Douglas Kearns, Yark Chrysler Jeep, Dodge Ram FIAT*

Originations Subcommittee

Chrysler Capital Directors: **Juan Guichardo**, Sr. Director, Dealers Sales; **Christina Eby**, Director, Dealer Sales GLBC

Areas of Responsibility: Lease, Credit, Pricing Policy, Funding, Sales

Category	DAC Priorities	CCAP Response
Prime Pricing	The CCAP Dealer Advisory Council shared opportunity in “near prime” pricing. Additionally, dealers request improvements in 84-month term pricing, though it is understood to be a challenge due to lending restrictions.	CCAP values Council members’ feedback as it looks for opportunities in prime and 84-month term pricing enhancements.
Backend Allowance	Dealers appreciated CCAP Pricing leadership’s sharing of backend program enhancements regarding max allowances which will be evident in stronger callbacks. Members encourage CCAP to continue its focus on ways in which it can strengthen backend policy to further meet market demands.	While giving credit to DAC feedback, CCAP backend policy enhancements have been implemented, including an increase in GAP to \$1,200. CCAP continues its backend allowance consideration, per the DAC’s request.
Commercial Pricing	DAC members encourage CCAP to focus on commercial lending regarding customer documentation requirements at the time of contract, a factor which is often paramount to pricing in the commercial space.	Feedback was well received by CCAP Pricing and internal leaders in their continued promotion of dealer and customer ease in the commercial space.

Operations Subcommittee

Chrysler Capital Director: **Krysten Thompson**, Regional Director, Dealer Sales GLBC

Areas of Responsibility: Floorplan, Titles, Collections, Servicing, Remarketing

Category	DAC Priorities	CCAP Response
Portfolio Management	Dealer Management leaders presented the new Dealer Portfolio Report, a detailed and cohesive look at each dealership’s portfolio. Dealers appreciated the information which CCAP Dealer Management was anticipating sending out quarterly. The dealer advisory group thought it more fitting for it to be sent monthly.	CCAP will increase the cadence of its Dealer Portfolio Reporting distribution to monthly to meet the Dealer Advisory Council members’ portfolio reporting needs.
Customer Retention	CCAP Marketing leadership presented the dealer group a detailed view of marketing points of contact made to customers in active retail and lease contracts. Dealer partners suggest additional marketing contact be considered in the final 12 months of the lease maturity. Additionally, dealer partners suggest CCAP offer preapprovals to current lease and retail customers.	CCAP appreciates the insight in customer retention as it continually enhances programs to send CCAP lease and retail customers back to their originating dealer.

Dealer Experience Subcommittee

Chrysler Capital Directors: **Collier Black**, Director, Dealer Experience; **Laird McNeiley**, Regional Director, Dealer Sales DBC

Areas of Responsibility: Dealer Portal, Digital, Marketing, Lead Generations, Loyalty

Category	DAC Priorities	CCAP Response
In-Store Marketing	QR code-enabled table tents which link new customers to the CCAP Welcome Packet and current CCAP offerings were distributed amongst the Council group. Dealers appreciated the initiative and consideration was given to QR code link availability via PDF flyers for ease of use to include in customer contract packages.	CCAP Sales will partner with Marketing in the creation of a print and digital interactive document which dealers can utilize as they see fit as assurance of a positive customer onboarding experience.
Rewards Program	The nationally rolled-out Rewards Program was a welcomed change in its commonsense foundation and ease in dealer understanding as well as its elimination of the non-rolling calculation process. Members expressed interest in future Rewards Program benefits that include betterment in pricing policy for qualified dealers.	CCAP will assess dealer engagement and qualification performance of the Premier Dealer Rewards Program going forward. Council members and dealers are encouraged to share feedback on how the program can continue to meet their needs.
Customer Leads	Drive.us was introduced to many on the Council with one dealer already a pilot dealer in Phoenix. It was a welcomed addition to the leads CCAP is already sending back directly to the dealer.	Members showed interest in this lead generation channel as it aligns with their expectations for lending partners to evolve their programs to meet the digital demands of their customers and the industry.
Dealer Portal	The Dealer Portal has been well received among the dealer group. Dealer owners shared that their employees express satisfaction in its ease of use. The DAC would appreciate the added ability to see amounts owed and make payments in the portal.	CCAP is committed to continue to enhance the Dealer Portal. Future updates include integration of Dealer Rewards statements, Dealer Operations functionality (dealer payments) and additional training and resource tools.
Marketing Mailer	The DAC group discussed ways in which customer data is sourced for mailers. They agree in the mailer's effectiveness, though, in this advanced digital era, knowing demographics and proximity to a store is key to the mailer's success.	CCAP has produced a video promotion of the direct mailer lead product to further communicate the benefits and features of the program. Leadership acknowledges the opportunity to expediently share campaign analytics after a dealer participates, as well as work to consistently drive effective leads through an analog medium (mail) that is perceived to be less popular than in the past.

