



As we leave 2023 behind and move forward in the new year, it will no doubt be unpredictable and contain challenges, yet I remain optimistic about what lies before us.

The auto industry theme for 2024 is "slow growth ahead," indicating positivity and improvements that are based on several factors. The Federal Reserve recently held rates, the market is predicting lower rates in 2024, plus, the economy is improving which will each combine to provide momentum as we all work to achieve our sales goals for the year.

I would like to say thank you to those of you who attended our Dealer Advisory Council call on December 12 and participated in another good discussion to round off 2023. Your feedback is always appreciated, and we continually seek ways to Make it Count when updating the products and services we offer you, our valued dealer partners.

Following that meeting, the Q4 Committee Priorities and Responses document, available within the **Chrysler Capital Dealer Portal**, provides a useful summary of the items reviewed along with the applicable commentary.

Once again, thank you for trusting Chrysler Capital with your lending needs. We look forward to the opportunities ahead and to supporting you throughout 2024 and beyond.

Shannon Carr Executive Vice President, Chrysler Capital

