

## **Job Title: F&I**

## **Department: Yacht Club Marina Finance Department**

## **Reports To: Finance Manager**

*The Dave Mungenast Automotive Family seeks to employ the highest quality talent. As the most reputable name in the automotive business, we maintain a high standard of employee satisfaction and loyalty. We want to see every member of our family achieve success in all areas of his or her life. We do this by hiring the best candidates, cultivating their talent, and promoting from within. Many of our employees began their career at the entry level.*

*Cultivate your talent with the Dave Mungenast Automotive Family. Contact Human Resources by e-mail at [careers@davemungenast.com](mailto:careers@davemungenast.com).*

### **SUMMARY**

Produces additional revenue for the dealership by selling finance and insurance programs and other appropriate after-sale items to new and pre-owned vehicle customers.

### **ESSENTIAL DUTIES**

- Sells financing, CL/A&H, GAP, Service Contracts and Leases to clients.
- Provides customers with thorough explanation of extended service contracts.
- Converts cash deals to finance or lease.
- Processes finance and lease deals accurately and fairly through financial sources to secure approval.
- Conducts business in an ethical and professional manner.
- Processes all federal, state, and dealer paperwork related to vehicle transaction.
- Understands and complies with federal, state, and local regulations that affect the new and pre-owned vehicle and finance departments.
- Completes paperwork necessary for vehicle sales and leases in a timely and efficient manner.
- Checks all paperwork for correct title, lien information, taxes, etc., before forwarding to accounting.
- Acquires and maintains current state insurance license, completing continuing credit insurance education as needed.
- Provides customers with complete explanation of manufacturer and dealership service procedures and policies.
- Manages the alternative finance source program to ensure that several sources are available.
- Maintains insurance files.
- Sets up and maintains a program which will ensure 100 percent turnover to the F&I department.
- Provides sales force and sales managers with current information about finance and lease programs continually.

- Trains the sales staff regarding the benefits of financing, insurance and extended service programs.
- Works with sales managers to secure a reasonable profit from every sale.
- Coordinates finance forecasting with sales department forecasting to achieve desired levels of penetration and income.
- Ensures collection of all finance and insurance fees.
- Processes all credit applications.
- Prepares reports on finance penetration.
- Works closely with general sales manager to establish sales department goals and objectives and ensures that they are achieved.
- Attends managers meetings.
- Handles all rate quotations.
- Develops and monitors guidelines for working with customers to ensure maximum customer satisfaction.
- Processes salespersons' "end of month" commission sheets for accounting office payroll.
- Supervises and trains designated backup to ensure continued efficiency and profit ability in the F&I manager's absence.
- Maintains an adequate and current supply of all required contracts and paperwork needed for completion and finalization of car deals.
- Maintains a professional appearance.
- Maintains a clean and professional work environment.

### ***MARGINAL DUTIES***

Other duties may be assigned.

### ***QUALIFICATIONS***

To perform this job successfully, an individual must be able to perform each essential duty satisfactorily. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

### ***PHYSICAL DEMANDS***

The physical demands described here are representative of those that must be met by an employee to successfully perform the essential functions of this job. Reasonable accommodations may be made to enable individuals with disabilities to perform the essential functions.

### ***DRESS CODE***

During business hours or when representing Dave Mungenast Automotive Family, you are expected to present a clean, neat, and professional appearance. You should dress and groom yourself according to the requirements of your position and accepted social standards. This is particularly true if your job involves dealing with customers or visitors in person.

Without unduly restricting individual tastes, the following personal appearance guidelines should be followed:

- Shoes must provide safe, secure footing, and offer protection against hazards.
- Canvas or athletic type shoes are not appropriate professional attire.
- Tank tops, tube or halter tops, cleavage or shorts may not be worn under any circumstances.
- Mustaches and beards must be clean, well trimmed, and neat.
- Hairstyles are expected to be in good taste.
- Long hairstyles should be worn with hair pulled back off the face and neck to avoid interfering with job performance.
- Excessive makeup is not permitted.
- Offensive body odor and poor personal hygiene is not professionally acceptable.
- Perfume, cologne, and aftershave lotion should be used moderately or avoided altogether, as some individuals may be sensitive to strong fragrances.
- Jewelry should not be functionally restrictive, dangerous to job performance, or excessive.
- Facial jewelry, such as eyebrow rings, nose rings, lip rings, ear rings, and tongue studs, is not professionally appropriate and must not be worn during business hours.
- Torso body piercing with visible jewelry or jewelry that can be seen through or under clothing must not be worn during business hours.
- Visible excessive tattoos and similar body art must be covered during business hours.