

## FINANCE MANAGER

### Summary

Detailed oriented Finance Manager who is adapt at meeting dealership and customer expectations. A proven top producer track record of at least 15 years in the automotive and F&I department. Consistently exceed monthly goals by dealership. Top producer in all past dealership employment, while maintaining CSI scores above company standards. Excel at accurately and timely funding of both paper contracts and Econtracting. Well trained in menu selling of vehicle service contracts, maintenance, and aftermarket products. Compliant Skilled at tracking customer balances, approving loan applications, and verifying customer information. Specialize in establishing productive relationships with customers seeking finance options. A Looking forward to harnessing all existing skills and aligning it with a company that has long term success and upward mobility.

### Highlights

- Solid knowledge of financing procedures and credit options within the auto industry
- Ability to offer a variety of financing options to customers
- Adapt at effectively supervising smaller and larger staffs
- Ability to establish and maintain an updated customer database
- Proficient at working well independently and in a team environment
- Extensive internal and external communication and organizational skills

### Accomplishments

- Top Finance manager of the year for the past 2 years.
- 2002 salesman of the year 2003 Closer of the year, was presented with a Rolex watch
- Top producer from salesman to sales manager (can provide numbers for your review)
- Averaging \$2,000 gross profit per unit sold
- Hit all mandatory penetrations every month.

### Experience

Finance Manager , 08/2012 to Current Company Name i¼ City , State

- Develop loan packages for lenders and maintain accuracy in all paperwork
- Analyze credit reports, verify customer employment, financial data and fiscal statements
- Offer vehicle financing and insurance to customers and providing them with a thorough explanation of aftermarket products, extended warranties, complete explanation of manufacturer and dealership service procedures and policies
- Seek new lending institutions and maintain good working relationships to secure competitive interest rates and financing programs
- Maintain profitability of the finance department while controlling expenses and maintain an excellent customer satisfaction rating
- Submit paperwork to and obtain approval from finance sources on all finance deals
- Work with Sales Manager to secure a reasonable profit from every sale
- Check all paperwork for correct title, lien information, taxes, etc.
- Establish and meet monthly objectives
- Verify insurance with customers agents, obtain deposits, verify trade payoffs
- Negotiate with financial institutions to get deals financed and funded
- Prepare and submit DMV documentation
- Proficient use of auto dealer software such as KarPower, DealerClick, Reynolds & Reynolds
- Handle cash, checks and credit card payments for in house financing as well as daily transactions
- Understand and comply with federal, state and local regulations that affect new and used-vehicle and finance departments preformed administrative functions such as handling phones, filing, faxing copying and data entry
- Prepare contracts and Warranty forms Facilitated DMV Paperwork
- Products sold included alarms, lojack, warranties, maintenance Contracts, fuel savers etc.
- Familiar with loan structures, rates, and bank programs.

FINANCE DIRECTOR/SALES MANAGER , 09/2006 to 07/2012 Company Name i¼ City , State

- Top nationwide numbers on both the sales desk and in finance.
- Established and maintained monthly forecasted income, penetration levels, and customer satisfaction index (CSI) scores
- Oversaw dealership's customer loan origination and approval process while maintaining strong relationships with prime and subprime lenders
- Generated monthly, quarterly, and year end reports
- Ensured that all dealership processes and procedures were followed
- Analyzed credit reports, verify customer employment, financial data and fiscal statements
- Offered vehicle financing and insurance to customers and provided them with a thorough explanation of aftermarket products and extended warranties and a complete explanation of manufacturer and dealership service procedures and policies
- Maintained profitability of the finance department while controlling expenses and maintain an excellent customer satisfaction rating
- Established and maintained good working relationships with several finance sources, factory and otherwise
- Submitted paperwork to and obtain approval from finance sources on all finance deals
- Checked all paperwork for correct title, lien information, taxes, etc.

- Established and met monthly objectives
- Verified insurance with customers agents, obtained deposits, verified trade payoffs
- Negotiated with financial institutions to get deals financed and funded Prepared and submitted DMV documentation
- Proficient use of auto dealer software such as KarPower, DealerClick, Reynolds & Reynolds
- Understood and complied with federal, state and local regulations that affect new and used-vehicle and finance departments
- Familiar with loan structures, rates, and bank programs.
- Managed finance department
- Responsible for dealership being contractually and legally compliant
- Worked directly with the Manufacturer to insure compliance training was implemented
- Compliance with all DMV contract law
- Implementing and training finance staff while maintaining an incredible profit center for the dealership.

Sales Manager , 05/2001 to 09/2006 Company Name i¼ City , State

- High volume dealership selling 250-300 cars a month.
- Managed a team of 6-8 salesman, motivated, trained, and set goals.
- Forecasted goals and objectives for the department and strived to meet them
- Established recommended sales and profit objectives
- Established personal income goals that were consistent with dealership standards of productivity, and devised a strategy to meet those goals
- Stayed abreast of incoming inventory, features, accessories, etc., and how they benefit customer
- Attended managers meetings and training as requested
- Reviewed and analyzed actions at the end of each day, week, month and year to determine how to better utilize time and plan more effectively
- Knowledge of all federal, state and local laws which govern retail auto sales
- Interacted with all departments to realize customer satisfaction goals
- Recruited, hired, managed, and monitored the performance of all vehicle sales employees
- Supervised the efforts of a salesperson to enhance the image and customer satisfaction ratings of the dealership
- Monitored and analyzed salespeople's performances
- Assisted salespeople closing deals
- Communicated with salespeople to ensure that dealership policies and procedures a were understood and followed
- Maintained a timely owner follow-up system

Owner/CEO , 07/1995 to 05/2001 Company Name i¼ City , State

- Founded and successfully developed a mid-level nutritional internet business
- Marketing and Advertising
- Performed accounting functions; accounts payable, accounts receivable, invoicing, monthly account reconciliation, and bank deposits
- Web-Site Development
- Handled all bill collections and credit inquiries Arranged and conducted staff meetings
- Managed all employees and staff Domestic & International Shipping/Packaging
- Responsible for maintenance of equipment and company vehicles.

#### Skills

Career minded personality with expertise in sales and management. Strong communication and customer service skills. Experience in creating a positive sale environment. Finance Director experience, strong attention to detail and follow up skills. Administrative duties, preparing contracts, account reconciliation, accounts payable/receivable, credit, e-commerce, invoicing, marketing, windows applications, organizational skills, public relations, web-site development, web marketing.

#### Education

Business/Marketing Business/Marketing Business Administration , 1985 Coeur d'Alene High School

Business/Marketing Business/Marketing Business Administration

Business Administration Business/Accounting , 1987 North Idaho College

Business Administration Business/Accounting

Business/Accounting Trend Business College

Business/Accounting Graduated with Honors