

## ADDITIONAL AFIP PRODUCTS



An F&I Manager's Guide to the Red Flag Rule

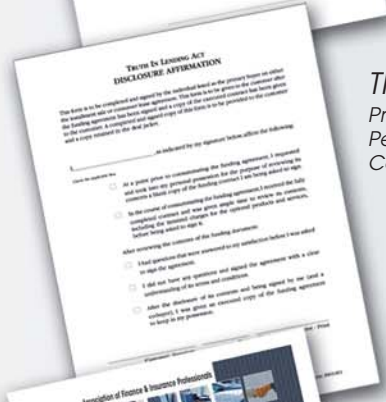
Dealership Program



F&I-Q Test  
Basic Knowledge Quiz



Red Flag Rule  
Customer Notice Signs



TILA Forms  
Protects F&I Personnel in Case of Lawsuit



Safeguards Rule  
Compliance Kit

Dealership Program



Adverse Action  
Supplements

Go to [www.afip.com](http://www.afip.com) or call 817.428.2434 for more information on AFIP's products and services. See insert for pricing and ordering instructions.



It's not about surviving . . .  
it's about **excelling!**



Association of Finance & Insurance Professionals

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2009

**AFIP CERTIFICATION PROGRAMS**

Franchised Dealers • Independent Dealers • RV/Powersports  
Commercial Truck & Heavy Equipment

# EXCELLING MEANS . . .

## ...Getting Better At What You Do

AFIP Certification ensures a mastery of the state and federal laws. Over 100 laws could influence the vehicle documentation, funding, and owner indemnification processes. In today's litigious environment, there's no margin for error.

- HUDSON COOK-prepared textbook
- CARLAW-provided current state laws
- REYNOLDS & REYNOLDS LAW-based finance and lease agreement module
- CREDITRE-authored credit life, accident and health and GAP section
- NORTHWOOD UNIVERSITY professor-delivered audio and video lecture series

## ... Giving Your Customers What They Need Most - NOW

AFIP Certified F&I Professionals have the knowledge to structure payment plans your customers can realistically afford. Customers trust and buy from someone who's met the industry's standards for technical and ethical competence.

- Framed certification diploma
- Business card logos

AFIP Certification sends a clear message to today's car buyers - come to our store, qualified help is available.

- *AFIP Certified F&I Professionals On Staff* window decals and ad logos

## ... Avoiding Legal Expenses, Regulatory Fines, or Bad Press

AFIP Certified F&I Professionals don't get their dealers sued. The enforced AFIP Code of Ethics holds the F&I practitioner personally accountable - those who don't follow the rules are rogue employees. Also, lenders are more willing to approve deals submitted by people who understand the laws and are bound by a code of ethical conduct.



# EXCELLING MEANS . . .

## ... Making Effective Use of Your Time

The AFIP Certification process doesn't require travel or time away from your job and you set your own pace. Study at home or between customers and take the test when you're ready.

## ... Capitalizing On Your Innate Skills

The AFIP Certification Program supports multiple learning styles. You can study by reading the materials, using the DVDs between customers, or listening to the audio CDs during your commute - or a combination of the three.

## ... Knowing What's Important

The AFIP Certification Program syllabus highlights what's important in each section and provides handy self-tests to ensure a working knowledge of the key points.

## ... Being Fully Prepared

Each AFIP Certification Course comes with a full pre-test review - either in person or via telephone. The review prepares the candidate for the final exam and increases understanding of the laws.

## ... Becoming an AFIP Certified F&I Professional

The AFIP Certification Course 200-question final exam is administered by qualified proctors or at one of the conveniently located LASERGRADE sites across the U.S.

The AFIP Certification Program is a continuing education program that requires recertification for maintaining certification status. Basic Certification lasts for two years. Then candidates must complete Senior Certification (lasts three years). Candidates will then become Master Certified.



Recommended by NADA & NIADA. Required by Saturn dealers.  
**a 501(c)(3) nonprofit educational foundation**

[www.afip.com](http://www.afip.com)

