



**Fees are deceiving and add no value to you or your customer!**

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**A** doc fee or processing fee charged by a service company is nothing more than a side swipe of F&I profit. Your customer may very well be fine paying a fee but shouldn't that profit be yours? It's your customer and the service company is already making their commission, do they need a fee on top of their profit too? F&I, at it's core, is a compliance and sales position that should professionally place loans and sell protections. Adding fees reduces the desire to offer protections and creates a complacent F&I offering. What would your customer prefer, an imposed fee, or the option of purchasing relevant and valuable protections instead? Fees can also put you in breach of regulations if you don't charge them identically on every deal, cash or finance.

Call or email us to see the impact of the fee on your profitability!