

Drive success in a competitive landscape

From shifting ownership trends to new technologies and fuels, the automotive industry is transforming fast. Moving ahead means accessing the latest tools and strategies to help your dealership thrive and grow.



Fueling growth

Cost-efficient capital for expanding or improving your business.

- Flexible floor plan financing, with competitive rates, structures and interest-rate options to help minimize interest expense
- Floor plan support, featuring easily accessible statements and inventory, and advanced audit technology
- Comprehensive lending solutions, including letters of credit, real estate and construction financing, acquisition financing and equipment leasing

Enhancing efficiency

Solutions for strong cash flows and streamlined operations.

- Powerful tools for managing your financial information and payments
- Complete solutions for payments and receipts, liquidity and investments, FX, credit and trade
- Multiple customer payment options, allowing you to accept a variety of credit and debit cards
- Card solutions for automating payments
- Image services that allow you to manage accounts and save on storage costs
- Account reconciliation outsourcing

Protecting your dealership

A deep understanding of fluctuating market conditions and the complex risks you face.



- Advanced technology solutions to protect against fraud
- Interest-rate management through a full range of services from our Global Markets group
- Foreign exchange capabilities

We know your business

- More than 90 years of service to auto dealers, and 50 years in the RV industry
- One of the largest non-captive floor plan lenders in the U.S.
- Dedicated team of 40 relationship managers covering all 50 U.S. states
- Nearly \$20 billion in commercial commitments to automotive and RV dealerships
- Relationships with nearly 9,000 auto and 700 RV dealerships¹



Supporting employees

A benefits program that's a key tool for attracting and retaining talent, an important consideration when many employees see 401(k) plans as one of the most critical retirement vehicles.

- A strong and compliant retirement plan, including plan design and administration, investment selection and risk management
- A health benefits program with easy account administration and a single platform for healthcare savings vehicles
- Financial wellness solutions, including health account programs, that can lead to better financial outcomes for employees



Sustaining success

Strategies for making the most of what you've earned, drawing on the expertise of specialist teams across the bank.

- Retirement and succession planning
- Providing for dependents
- Philanthropy programs
- Home purchase support

Raising capital and finding strategic advice

Solutions and strategies for managing your assets today and for the long haul.

- Innovative equity and equity-linked capital-raising solutions
- An experienced mergers and acquisitions team for navigating complex deals
- Industry-leading capabilities across the full spectrum of debt solutions
- Targeted asset management expertise

Succeeding in an ever-changing environment requires a consultative approach. For more on how we can help, contact your relationship manager or visit: bofaml.com/dealer

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¹Internal BofAML data.