



**Document Services**



-RISK-



Help Manage Risk with  
The Brand You Can Trust



## F&I Can Be Scary!

**Reynolds is offers a FREE Audit Review of ALL of your F&I Documents...**

- We collect all the F&I documents
- We review them with attorneys who specialize in consumer auto finance!
- We look for conflicting language
- We look for missing disclosures
- We look for missing updates
- We review each word in the document
- We help manage Risk!



# Laws Found in Dealer Documents

- **Federal Laws**

- Equal Credit Opportunity Act (ECOA)
- Fair Credit Reporting Act (FCRA)
- Fair Credit and Accurate Credit Transactions Act (FACT)
- Federal Trade Commission Act (FTC)
- FTC Credit Practices Rule
- Gramm-Leach-Bliley Act (GLBA)
- Truth in Lending and Consumer Leasing Acts (TILA)
- Holder in Due Course Rule

- **State Laws**

- Retail Installment Sales Act (RISA)
- Unfair and Deceptive Acts and Practices (UDAP)
- Uniform Commercial Code (UCC)
- Contract Law

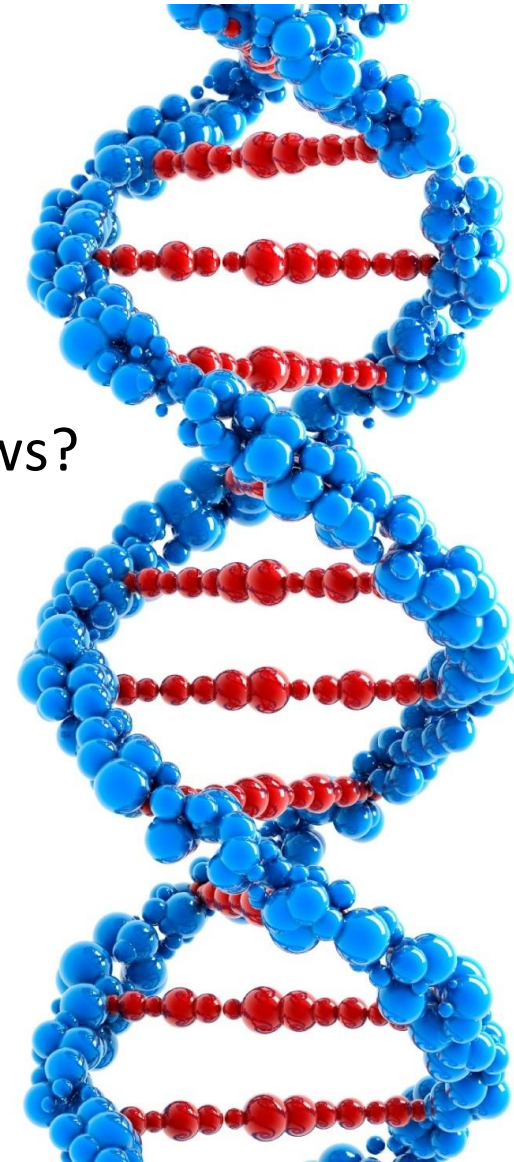
- **Various Other Laws**

- Civil Theft
- Civil Fraud
- Civil Racketeer Influenced and Corrupt Organizations Act (RICO)



# Substance Matters

- **CONTENT MATTERS!**
- Very Complex Laws
- How do you Safeguard against changing laws?
- Provides details for customers and you
- Lots of substance – don't take lightly
- Regardless if they are printed or electronic





## Documents Should...

- ✓ Have Up to Date **CONTENT**
- ✓ Keep You Up to Date
- ✓ Protect YOU, the Dealer
- ✓ Make the sales process easier and more effective

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