LENDER UPDATES

September 2022

I. HCA (Hyundai/Kia/Genesis) - F&I Sentinel

HCA will require approval of Excess Wear and Use Waivers ("EWU").

DEADLINE: November 1, 2022

STATUS: EWU forms have been filed and are pending final HCA approval.

II. Volkswagen Credit Inc. and Audi Financial Services ("VCI") - F&I Sentinel

DEADLINE: January 1, 2023

PRODUCT(S): PPM and Vehicle Protection Products (e.g., Anti-theft and appearance product warranties)

STATUS: VPP forms have been filed and are pending final VCI approval.

III. First Investors Financial Services and Stellantis Financial Services - F&I Sentinel

FIFS and Stellantis will require F&I approval prior to funding the following products: PRODUCT(S):

- GAP Waiver
- Vehicle Service Contracts
- Standalone Tire and Wheel
- Standalone Windshield Repair or Replacement
- Standalone Key FOB Protection
- Standalone Paintless Dent Repair
- Ancillary Product Bundles
- Prepaid Maintenance Agreements
- Vehicle Protection Products

DEADLINE: April 15, 2023 STATUS: Under review

IV. All Lenders

Implementation of California GAP waivers.

DEADLINE: January 1, 2023

STATUS: CA GAP waivers have been filed with all applicable lenders and are pending final approval.

V. VCI & SETF

With the passage of FL HB 749, marketing material/brochures previously filed with these lenders in connection with a form filing must be updated to comply with changes that will be effective 3/1/2023. Any form approval that was submitted w/marketing material must submit a law change submission.

DEADLINE: March 1, 2023

STATUS: Under review w/marketing

VI. TFS & MFS

Key Fob service contracts will be subject to approval by F & I Sentinel.

DEADLINE: May 1, 2023 STATUS: Under review