

# LENDER UPDATES

October-November 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: **Completed**
  
- 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 ProductsDEADLINE: 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