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JM&A Group's New F&I Certification Program Endorsed by Two Dealer Associations

Auto Buyers in Maryland/Washington D.C. Area to Have Added Assurance of F&I Compliance

Deerfield Beach, Fla. – In order to be proactive in finance and insurance (F&I) compliance, Maryland state and Washington, D.C. area dealer associations are working together to pioneer a new certification program.

MADA (Maryland Auto Dealers Association) and WANADA (Washington Area New Auto Dealers Association) have endorsed an F&I certification program, developed by JM&A Group of Deerfield Beach, Fla., that gives F&I managers an understanding of the F&I laws and helps improve selling skills to enhance the vehicle-buying experience. It also provides a critical source of ongoing education and training. MADA and WANADA are among the first regional auto dealer associations to provide a proactive means of facilitating awareness of legislation affecting the F&I process at auto dealerships.

“This new certification process underscores the importance of assuring that customers who are buying a car or truck in our region will experience an F&I process that is valuable to them and complies with all laws,” said WANADA President Gerard Murphy.

According to MADA President Peter Kitzmiller, “We are proud that Maryland dealers will be among the first to have access to a process that is thorough, comprehensive and long-term; our dealers are eager to offer the best possible customer experience in finance and insurance.”

JM&A Group's new program addresses the federal laws that govern disclosures for F&I managers, explores state-specific regulations that impact dealerships, and provides ongoing training and education for participants to maintain their certification on an annual basis.

“This F&I certification program goes way beyond just teaching and testing the laws – it also trains F&I managers how to apply those laws when working with the dealership customers,” said Bruce Foster, director, JM&A's Group's Performance Development Center (PDC). “The certification is of tremendous benefit to consumers. Customers can have confidence in their finance and insurance purchases from dealership personnel who follow this program.

“For the dealers, the program is another step they can employ to help ensure that their F&I managers are able to comply with the laws and regulations in terms of disclosure and product sales,” he added.

“The program will develop the F&I manager's knowledge and skills needed to effectively use customer- and disclosure-friendly sales processes that boost customer satisfaction and product sales and, as a result, should keep dealers on the right side of the sales process,” noted Murphy.

“The new process is a win-win for everyone,” said Kitzmiller. “Not only does it provide obvious advantages to consumers and dealership owners, it also offers strategies and techniques the F&I manager can immediately use to increase closing ratios and product penetrations,” he added.

Kitzmiller and Murphy were especially pleased that both MADA and WANADA had come together in rolling out this positive customer program. “F&I products are integral to the vehicle sales process and the program MADA and WANADA are announcing today goes along way to ensuring customer confidence and vehicle purchaser value,” said Murphy.

About JM&A Group

JM&A Group (www.jmagroup.com), ranked by J.D. Power and Associates in 2004 as “Highest Overall in Dealer Satisfaction with Service Contract Providers,” is one of the largest providers of finance and insurance (F&I) products in the automotive industry. The group of five companies provides nearly 1,800 automotive dealerships and retail automotive outlets, which represent all manufacturer makes and models, with a variety of products and programs such as new and used vehicle protection plans, used vehicle certification programs, pre-paid maintenance plans, GAP Waivers, credit life and disability insurance and F&I training for sales, service departments and used car sales operations and consulting services. With over 25 years experience, JM&A Group’s inter-related companies sold over 2.2 million vehicle-related service and maintenance contracts in 2005 and 14.2 million to-date. JM&A Group is a division of JM Family Enterprises, Inc. (www.jmfamily.com) of Deerfield Beach, Fla., a \$9.4 billion diversified automotive company ranked by *Forbes* as the 17th largest privately owned company in the U.S. JM Family is currently ranked No. 40 by a survey in FORTUNE® magazine of the 100 Best Companies to Work For in the United States and No. 77 on the *InformationWeek* 500 listing of the nation’s leading information technology innovators.

* J.D. Power and Associates 2004 Dealer Service Contract Satisfaction StudySM. Study based on 3,153 dealer evaluations. www.jdpower.com

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