

# Tips of the Trade

Information from HDFS Canada targeted for your retail location

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## CONTACT



### Shawn Mierau

Central-West Region

Office: (403) 329-0256

Cell: (403) 382-9448

E-mail: shawn.mierau@hdfsi.com

### Harley-Davidson Financial Services Canada

222 W. Adams Street, Ste 2000  
Chicago, IL 60606

General Phone: (312) 368-9501

General Fax: (312) 368-4376



Harley-Davidson  
Financial Services Canada

HDFS Canada and Harley-Davidson  
Financial Services Canada are  
abbreviations for Harley-Davidson  
Financial Services Canada, Inc.

# WHY CHOOSE HDFS CANADA?

**Why should you choose Harley-Davidson Financial Services Canada (HDFSC) as your preferred source for retail lending and protection products? Because it's in your and your customers' best interest.**

Not only does HDFSC usually offer higher participation and better service than most banks; it's also dedicated to encouraging repeat finance business and helping customers build equity for future trade-ins.

In contrast, most banks are more interested in making your customers theirs. A bank will be glad to pay a dealership for sending a finance customer to it – once. After that, the bank will almost always bypass the Retailer and offer motorcycle financing directly to the customer.

“Banks recognize that many Harley-Davidson customers are desirable prospects and see dealerships as an easy way to reach them,” said Troy Soontiens, business manager for Toys for Big Boys in Moncton, New Brunswick.

“But the first time we send a customer to a bank for motorcycle financing is the last time we see any F&I revenue from that customer,” continued Soontiens. “That’s what I call an expensive referral.”



*Continued on next page.*

**NEXT PAGE**