



Credit Email Templates

AutoVerify Training Resources



Email Fundamentals

- Keep it simple. Emails written at a grade 6 reading level get 5x the results as ones written at a college reading level.
- Keep it short. Most emails are viewed on mobile phones now, if it doesn't look good on a mobile phone it won't get read.
- Ask questions you already know the answer to – this invites the customer to the conversation while maintaining control.
- Customize and personalize. Don't be afraid to inject things the customer did (i.e. what VDP were they on) or your own personality (jokes etc.).
- DON'T use overly professional language. People don't reply to emails they think are templates.

First response

Partial Lead

New Message

To

Cc Bcc

Subject [\[customer's name\]](#) – wanted to help with financing research.

Hi [\[customer's name\]](#).

I'm [\[rep name\]](#), and I work at [\[dealership\]](#). My job is to make car financing easier for our customers. I noticed you started using our online finance research tool. Good idea!

I wanted to reach out because you didn't quite make it to the end of the process where you receive a free credit report and calculate your monthly payments.

You're actually super close to being able to do a finance application – once that's approved you'll be able to just walk around the lot and pick the vehicle you want.

I just wanted to see which next step made the most sense for you.

Are you at the point where you want to do a quick application so you can just walk around the lot and pick the vehicle you want?

Or, would it be better for me to just help you with the research things for now, like what your credit is and what a payment would be?

Let me know what you think.

[\[rep name\]](#)

PS - I'm happy to jump on the phone and chat about this if that's easier for you.

Send



First response

Credit lead

New Message

To

Cc Bcc

Subject [\[customer's name\]](#) – you would definitely get approved now.

Hi [\[customer's name\]](#).

I'm [\[rep name\]](#), and I work at [\[dealership\]](#). Part of my job is to make the finance process easier for customers like you. Thanks for checking out the credit tool on our website.

I wanted to reach out about your credit profile – based on the information you provided, you'd be approved for credit from our store!

That approval is pretty much your golden ticket – once you have it you can basically pick whatever you want off our lot.

Would you be willing to provide a bit more information so we can move ahead with your credit approval?

Thanks in advance.

[\[rep name\]](#)

If chatting on the phone or texting is easier for you just let me know.

Send



First response

Full lead

New Message

To

Cc Bcc

Subject [\[customer's name\]](#) – you would definitely get approved now.

Hi [\[customer's name\]](#).

I'm [\[rep name\]](#), and I work at [\[dealership\]](#). It's my job to make the finance process simple for customers. Hopefully you found our online tool helpful!

I'm reaching out because I noticed you got your credit profile and calculated what a monthly payment might be. There are so many options available to you based on the information you provided.

The next step is just a quick finance application so we can get your approval back officially. Once we get that approval, you can basically choose from anything from our lot!

It's really simple, we could do it over the phone, I could email/text you the info we need, and set an appointment to come in once you know you're approved.

Do you want to move forward?

Thanks in advance,
[\[rep name\]](#)

Send



Second response

Follow-up

Take the first response email you sent, forward it to them again, and use this message.

New Message

To

Cc Bcc

Subject FW: (whatever the first subject line was)

Hi [customer's name].

Just wanted to follow up on my recent email.

Don't worry, I understand how busy you are – but I didn't want my email to get lost in your spam.

Thanks,
[rep name]

Send





Final response

Break-up email

Once you've completed what your dealership says is a full-cycle attempt to contact (4-5 calls + 2-3 emails) then use a break-up email.

New Message

To

Cc Bcc

Subject [customer's name] it's not you, it's me.

Hi [customer's name].

I've tried getting a hold of you a few times now, because you're honestly in a very good position compared to most other people in terms of financing a vehicle.

Since I haven't heard back, I'm going to assume you're not interested for now.

If I've misunderstood or it's just not good timing and you'd rather me follow up in a few weeks, just let me know.

Thanks, and best of luck!
[rep name]

Send



Objection response

Just researching

When a customer gets back to a first response with the old “I was just researching” objection, use this.

New Message

To

Cc Bcc

Subject RE: (whatever the first subject line was)

Hi [customer's name].

Thanks so much for getting back to me.

I completely understand you were just doing online research – most of the people I help are in that position, that's why I was reaching out to you.

Most car buyers eventually get to the point of needing more information than they can find online. If you're in that boat, I can help!

Anyway - I just wanted you to know I'm here to help you research, NOT to try and sell you something, and I figured based on what you did with that credit tool I could probably really help you move past getting general info online to finding information that's specific to you and your situation.

Do you think it'd make sense to have a quick chat on the phone or in person? If not, no worries, but I just wanted to hit home that I am here to help you research, not try to sell you anything.

Thanks,
[rep name]

Send



Text message templates

First message:

Hey [customer's name]. How's your day going? :) This is [rep name] from [dealership]. I just received your inquiry and I understand you are looking for a vehicle and for financing. What kind of vehicle are you in the market for?

Second message:

For sure. I have most of your application filled out I just need to confirm a few more things. Once that is done, we will be able to have a better idea of what your options are. Can I complete that with you via text?

Appointment confirmation:

Hi [customer name] Just a quick reminder of your appointment today at [time] with [sales rep] at [dealership name] ([dealership address]) Please reply Yes or No to confirm your meeting.

Questions for credit app:

- What is your full name, date of birth, marital status and email address?
- What is your full mailing address? How long have you lived there for? Do you own/rent/live with family? How much do you pay?
- Thanks. Can I get a previous address and how long you lived there for? (I just need 2 years of history).
- Awesome. Where do you currently work? What is your position? How long have you worked there for? What is your income per month before taxes?
- Ok sounds good. Where did you work previously? What was your position? What was your income? (I just need 2 years of history).
- Sounds good. Do you have any other sources of income at all? Who do you bank with? Any repossessions or bankruptcies in your past?
- No worries. Do you prefer payments monthly, or bi-weekly? Are you planning on putting any cash down? Do you have a co-signer?
- Can I get your authorization stating that all information that you have provided me is true and correct to the best of your knowledge, and that you are authorizing [sales rep] to access your credit and obtain approval?
- Thanks. Once I have you approved and everything lined up, when can you stop in to the dealership to check out some options and to have your vehicle appraised?