## **TCFA Member Highlight**

## Jason Buddin, Toledo Finance

How many years have you been in the consumer finance lending business? How many offices do you have?

We will celebrate our 52 year anniversary this year at Toledo. I have been full time for 27 years. We have 75 offices.

What was your career or business prior to entering the consumer finance lending business and what motivated you to get into the industry?

I have been in the business my entire life. I started cleaning toilets and taking out the trash when I was 12.

What are the three biggest challenges you see for the finance lending business today?

- Adapting new technology and being able to use available data to reach customers
- Maximizing efficiency across the board
- Regulatory environment

What are the three biggest challenges you see for the finance lending business in the next three to five years?

- Being able to meet the needs of our customers while remaining profitable
- Technology and governmental compliance
- Being able to adapt to a new environment (employee, regulatory, technology, customer)

What advice would you have for the "newcomer" to the industry?

Customer service still matters and so does who you hire. Make sure people know you appreciate them.

How long have you been a TCFA member and what do you consider the best benefits of your membership?

I've been a member since its inception in 1994. The most important benefit for me has been the relationships and friendships that I've built. We have great representation at the Capital in Robert Howden and our legal counsel par excellence.

What is your biggest achievement in your business?

Continuing to grow Toledo and recognizing talented leadership.

What person(s) have had the most influence on your business life?

Pat Buddin is number one. He loved his business and people like no one I have ever known. The many people of TCFA who have inspired and encouraged me over the years. Bud, Charlie, Jim, Jamie, Marilyn, Bob, Cliff, Sam, Scott, Milton, Mark, Cathy, Velvet, Curtis, Charles, Doug to name a few.

What is something most people may not know about you?

I'm a bee keeper and have had hives for 18 years. I also love to travel and have visited 46 countries.