OUR PURPOSE

To provide a program that exceeds our customers' expectations and maximizes their opportunity for Advancement.



THE DRIVE FORWARD!

APRIL 22nd, 2025 - VOLUME 4

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About our newsletter: This newsletter is designed to inform the entire franchise system. Our goal is to provide an additional forum to communicate changes, distribute information, highlight statistical data, and address items of interest.





A MESSAGE FROM MIKE ONDA

Hello everyone -

Spring has always been my favorite season. The weather gets warmer. The sun shines for longer each day. There are signs of growth and new beginnings all around us. It's a great time to reflect on what's working, what's not and ultimately what needs to change to achieve the success you want for yourself and your business.

Here at the Franchise Support Center we are going through some important changes of our own. On April 1 we welcomed employees back to the office. This is the first time we've all



been working side by side since 2020 and it is very exciting! One of our goals for the year is to grow as a team, together, and being in the same space will help improve communication, drive innovation, foster a culture of professional development, and simply allow us to get to know each other better and have some fun. I can't wait to see what the team will accomplish together on your behalf.

I'm also excited to attend the Buy Here Pay Here United Summit in Las Vegas April 22-24. There will be 15 Byrider Franchisees and Employees in attendance looking to learn from others in our industry and to represent our respected brand. Ben Goodman will be kicking off the session with his view on why now is a great time to be in Buy Here Pay Here. Sean Garber will be participating in a panel explaining how "Recycled Original Equipment is Good for Your Wallet, and Great for the Planet". Finally, Leo Albarran will dive into ideas on how operators can help their managers level up their leadership skills and get better results from their teams. It's going to be an informative few days and I look forward to seeing everyone.

As we move further into the year I hope you're feeling the same energy and momentum that's building here at the Franchise Support Center. Whether it's embracing new opportunities, refining your operations, or connecting with peers at industry events, there's so much potential ahead. We're committed to supporting you every step of the way and can't wait to celebrate your continued growth and success.

Wishing you a strong and successful season,

Mike Onda

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INDUSTRY ARTICLE

USED RETAIL SUPPLY TIGHTENS



Wholesale used-vehicle prices (on a mix, mileage, and seasonally adjusted basis) were lower in March compared to February, according to a report. The Manheim Used Vehicle Value Index (MUVVI) declined to 202.6, which is a decrease of 0.2% from a year ago and also lower than the February levels. The seasonal adjustment caused the index to decline for the month, as non-seasonally adjusted values rose but not enough to account for the

normal seasonal move. The non-adjusted price in March increased by 2.7% compared to February, moving the unadjusted average price up 0.4% year over year.

"March is typically the strongest month for wholesale markets, so it's normal to see values rise. However, this year's price increases were not enough to meet seasonal expectations, which is why our Index shows a decline," said Jeremy Robb, senior director of Economic and Industry Insights at Cox Automotive. "Used retail demand remained strong throughout March, with days' supply ending at low levels, driving healthy activity at Manheim. While we initially thought appreciation trends peaked mid-month, we saw a reacceleration of weekly gains for wholesale values in the last week. Given the impact of tariffs, we may see stronger wholesale prices for the coming weeks as the market decides how to handle new tariffs at the border."

The recent implementation of automotive-specific tariffs will significantly impact the used-vehicle market in terms of sales, inventory and pricing, Cox reported. The new 25% tariffs on all imported vehicles have already disrupted the new-vehicle landscape, leading to increased urgency among consumers to purchase vehicles before prices rise further. The sudden urgency in the new-vehicle market will also likely spill into the used-vehicle market.

"I think we have officially started our roller coaster ride," said Cox Automotive Chief Economist Jonathan Smoke. "March used-vehicle values were higher on a non-seasonally adjusted basis, but compared to recent Marches, it did not quite live up to what we've seen. And it appeared the "spring bounce" was starting to end. But then suddenly: The tariff announcement. And the most recent activity suggests we're going to see a sizeable increase in the Index in April."

Used-vehicle inventory will eventually be impacted by new-vehicle tariffs as well. Late in March, used retail inventory trended lower, falling to 2.15 million units, down 1.2% against 2024. Used days' supply declined by eight days. However, lower supply is mostly typical this time of year, as the used-vehicle market feels its "spring bounce" during tax refund season, resulting in stronger sales and tightening inventory. Inventory will be a key metric to watch in the coming weeks and months.

Expected tariffs on auto parts and components will also impact service and reconditioning in the used-vehicle market.

FSC RETURNS TO THE OFFICE





The FSC returned to the office on a hybrid schedule on April 1st. The FSC team will work in the office Tuesday, Wednesday, and Thursday each week to continue fostering collaboration and helping Byrider reach its operational goals.

The **TEAM (Together Everyone Achieves More)** committee is here to help make our return to the office fun, welcoming, and engaging! Led by our committee captain Sierra Diller, the team includes Natalie Miller, Brandon Wheeler, Craig Durbin, Megan Lee, and Katie Taylor.

To kick off our first week back, TEAM put together care packages that greeted everyone at their desks and hosted a welcome-back breakfast on day one. Employees also had the opportunity to order a piece of Byrider swag or apparel to show off their team spirit. We recently handed out branded badge reels to keep things looking sharp around the office, and we supported our community by setting up a donation bin for the USPS Stamp Out Hunger food drive. We're excited to keep the good vibes going all year long—stay tuned!





Taylor, TEAM Captain Sierra Diller, Natalie

Miller and Brandon Wheeler.

MAJOR MILESTONES (ANNIVERSARIES)

CONGRATUALTIONS ON 10 YEARS!

► NC112 - Charlotte - 4/23/2015 - McPhie/Johnson



CONGRATUALTIONS ON 1 YEAR!



KY110 - Louisville - 4/1/2024 - Garber and Dodson

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RANKINGS

TOP 25 LOCATIONS - MARCH

TOP 25 STORES THROUGH MARCH 2025					
RANK	LOCATION ID	STORE ID	CITY, STATE	GROUP	
1	OH140	OH130	Mansfield, OH	McPhie / Barrett	
2	IN127	AR103	Terre Haute, IN	Enderlin / Aldridge	
3	WI114	WI114	Wausau, WI	Kocourek / Freiboth	
4	MO109	IA109	Springfield, MO	Larson / Sleeth	
5	OH148	OH130	Canton, OH	McPhie / Barrett	
6	KY109	AR103	Bowling Green, KY	Enderlin / Aldridge	
7	IA104	IA109	Burlington, IA	Larson / Stewart / Lee	
8	M0113	IA109	Joplin, MO	Larson / Sleeth	
9	AR102	AR102	Springdale, AR	Hanson	
10	OH152	OH130	Ashtabula, OH	McPhie / Barrett	
11	SC115	SC105	Greenville, SC	Gandolfo	
12	IA109	IA109	Davenport, IA	Larson / Lee	
13	SC105	SC105	Columbia, SC	Gandolfo	
14	SC114	SC105	North Charleston, SC	Gandolfo	
15	IA110	IA109	Des Moines, IA	Larson / Lee	
16	OH130	OH130	Akron, OH	McPhie / Barrett	
17	OH142	OH130	Wooster, OH	McPhie / Barrett	
18	MI115	KY103	Petoskey, MI	Anderson / France	
19	IN116A	IN116	Richmond, IN	Wagner / Gerhart	
20	IN116C	IN116	Bloomington, IN	Wagner / Gerhart	
21	ID102	ID101	Nampa, ID	Chalfant / Loughran	
22	ID101	ID101	Boise, ID	Chalfant / Loughran	
23	PA116	PA116	Palmyra, PA	Lewis	
24	MI109	MI109	Traverse City, MI	Marsh / Chevalier	
25	IN125	LA109	Kokomo, IN	Boyce / Saltzman	



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TOP PERFORMERS

TOP SALES LOCATIONS - FEBRUARY 2025					
RANK	FRANCHISE	LOCATION	CITY	SALES	
1	OH159	PA124	Monroeville, PA	62	
2	WI101	WI102	Milwaukee, WI	54	
3	IN116	IN116H	Evansville, IN	52	
4	FL118	FL139	Jacksonville, FL	50	
5	IA109	MO109	Springfield, MO	43	
6	SC105	SC114	North Charleston, SC	42	
6	OH130	OH130	Akron, OH	42	
8	AR102	AR102	Springdale, AR	41	
9	TX112	TX112	Longview, TX	40	
10	SC105	SC105	Columbia, SC	39	

TOP SALES ASSOCIATES - FEBRUARY 2025					
RANK	FRANCHISE	LOCATION	NAME	SALES	
1	IL115	IL133	Dusty Kaster	40	
2	AR103	IN127	Kyle Hurd	38	
3	IA109	IA109	Jerry Johnson	34	
4	IN116	IN116B	Logan Lunsford	31	
5	AR103	AR104	Patrick Byford	30	
6	IN116	IN116H	Bethany Downing	28.5	
7	AL106	FL163	Jerome Williams	28	
8	FL118	FL139	Briana Viruet	27	
8	AR103	IN128	Megan Wilkerson	27	
8	AR102	AR102	Keenan Anderson	27	

TOP COLLECTORS - FEBRUARY 2025						
RANK	FRANCHISE	NAME	TOTAL ACCOUNTS	1+ DQ		
1	KY110	Lindsay Hart	190	1.13%		
2	LA109	Andrew Brock	218	1.26%		
3	AR103	Colton Aldridge	389	1.69%		
4	PA116	Jim Welsh	639	1.73%		
5	KY110	Stephen Rhorer	297	1.85%		
6	IA109	Beverly Harwood	276	2.17%		
7	AR103	Marlene Clark	900	2.53%		
8	IA109	Mary Fidler	284	2.80%		
9	IN116	Shani Carter	311	2.93%		
10	IA109	Anna Dziulko	327	3.08%		
E331						

TOP PERFORMERS

TOP SALES LOCATIONS - MARCH 2025					
RANK	FRANCHISE	LOCATION	CITY	SALES	
1	OH159	PA124	Monroeville, PA	72	
2	IN116	IN116H	Evansville, IN	64	
3	AR102	AR102	Springdale, AR	59	
4	OH159	OH159	Dayton, OH	54	
5	WI101	WI102	Milwaukee, WI	50	
6	OH130	OH140	Mansfield, OH	49	
7	FL118	FL139	Jacksonville, FL	45	
7	IL115	IL133	Bloomington, IL	45	
9	OH159	OH160	Columbus, OH	44	
10	IA109	MO109	Springfield, MO	43	

TOP SALES ASSOCIATES - MARCH 2025					
RANK	FRANCHISE	LOCATION	NAME	SALES	
1	IL115	IL133	Dusty Kaster	52	
2	IN116	IN116B	Logan Lunsford	38.5	
3	AR102	AR102	Keven Tarbet	37.5	
4	KY110	OH158	Jason Taylor	33	
4	AR103	AR104	Patrick Byford	33	
6	AL106	AL106	Charla Spates	32	
7	VA102	VA102	Gregory Alexander	31	
8	IN116	IN116H	Bethany Downing	30.5	
9	IL115	IL121	Richard Belanich3	30	
10	MI109	MI113	Steven Hutchison	29	
10	AL106	FL163	Jerome Williams	29	

	TOP COLLECTORS - MARCH 2025					
	RANK	FRANCHISE	NAME	TOTAL ACCOUNTS	1+ DQ	
	1	AR103	Colton Aldridge	430	0.98%	
	2	KY110	Stephen Rhorer	329	1.34%	
١	3	AR103	Marlene Clark	919	1.70%	
	4	FL118	Margaret Lefort	N/A	1.70%	
	5	IA109	Beverly Harwood	274	1.77%	
	6	OH159	Denyta Jeffries	206	2.00%	
	7	PA116	Jim Welsh	642	2.12%	
	8	LA109	Andrew Brock	231	2.29%	
	9	IN116	Shani Carter	319	2.60%	
J	10	LA109	Sarah Thomas	288	2.74%	
1					110000	

ASSOCIATE SPOTLIGHT

CRISTINA SEELY—SENIOR ACCOUNTING ANALYST

Meet Cristina Seely, our Senior Accounting Analyst at the Franchise Support Center focusing on supporting our accounting system, D365. Cristina has been with Byrider for an impressive 22 years! In her role, she coaches franchisee controllers on reconciliations or any other issues they come across in D365. She also helps from time to time with Discover related items.

As the administrator for D365 for Byrider, she works closely with our partner Centric to ensure everything runs smoothly.

In her spare time when not wrangling D365, Cristina enjoys weight lifting, running and yoga, reading, traveling with her cute hubby and spending time at church and with family. A fun fact about Cristina is that on her and her husband Kyle's first date, she went crowd surfing.



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UPCOMING EVENTS

► SAVE THE DATE: OWNERS BOOTCAMP

► May 13-14, 2025 | Hyatt Regency DFW International Airport, Dallas, TX

Join us for two days of learning, networking, and growth. Details coming soon!



► SAVE THE DATE: JULY 20 GROUP

▶ July 14-15th | Lowes Chicago Hotel

We look forward to seeing you there for two days of valuable discussions, networking, and strategy sharing. Registration and more information to come.



► SAVE THE DATE: BYRIDER ANNUAL CONVENTION

November 6th-8th, 2025 | The Westin Kierland Resort & Spa, Scottsdale, AZ

We look forward to seeing you there for three days of valuable discussions, networking, and strategy sharing. Registration and more information to come.



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VENDOR OF THE MONTH!



We are on a mission to fundamentally change the wholesale automotive industry, by providing a level of trust and transparency that was once unimaginable. ACV Auctions Inc. provides a wholesale auction marketplace to facilitate business-to-business used vehicle sales between a selling and buying dealership. The company's marketplace platform includes digital marketplace that connects buyers and sellers by providing auctions, which facilitates real-time transactions of wholesale vehicles; Run List for pre-filtering and pre-screening of vehicles up to 24 hours prior to an auction taking place; ACV transportation service to enable the buyers to see real-time transportation quotes; ACV capital, a short-term inventory financing services for buyers to purchase vehicles; and Go Green customer assurance services for claims against defects in the vehicle. It also provides

remarketing centers, which offers value-added services, such as vehicle reconditioning and storage to facilitate auction business with commercial partners, such as fleet, rental car. and financial sector consignors. In addition, the company offers data services, including True360 report, which provides cosmetic and structural vehicle assessments integrated into vehicle history reports for dealer to make wholesale and retail transaction decisions on and off the marketplace; ACV market report provides transaction data and condition reports for comparable used vehicles, including pricing data from third-party sources and allows dealers to determine pricing and valuation strategies for used vehicles; and ACV MAX inventory management software that enables dealers to manage their inventory and set pricing while turning vehicles. Further, it provides data and technology through inspection, such as condition reports, virtual lift solutions, Apex device, and vehicle intelligence platform; and marketplace enablement, comprising MyACV application, private marketplaces, operations automation, live appraisals, and programmatic buying service. ACV Auctions Inc. was incorporated in 2014 and is headquartered in Buffalo, New York.

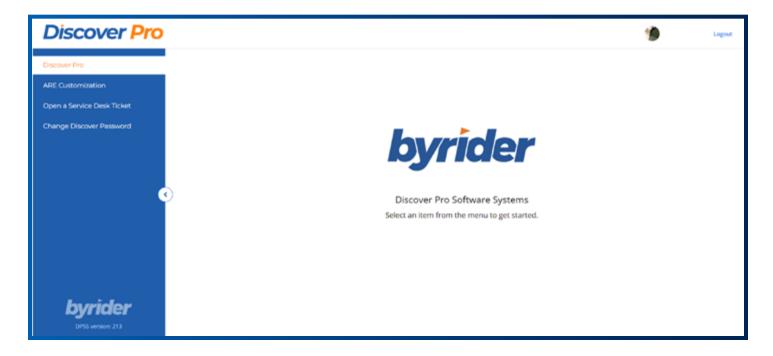


Scan here to reach your Byrider ACV Account managers

IT UPDATE

DISCOVER PRO UPDATE

We are excited to announce the newest product, DiscoverPro. Our goal is to make DiscoverPro the future of Byrider. The initial release of DiscoverPro includes access to the ARE 5 Customization Page, ability to reset your Discover password, and the ability to submit service desk tickets. As we continue forward with DiscoverPro we will be making it the one stop for everyone's work day. Users will be able easily access different aspects of the customer journey in one place to move back and forth between systems seamlessly. Users will no longer need to sign in to multiple different websites to work, they will have one entry point that, as long as you are signed in to DiscoverPro, you will be signed in to everything. We are very excited to see the future of Byrider with the addition of DiscoverPro in our tech stack.



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MARKETING

INTRODUCING THE NEW BYRIDER MARKETING PORTAL – YOUR ONE-STOP MARKETING HUB!

We're thrilled to announce the launch of our brand-new Byrider Marketing Portal!

This all-in-one platform is designed to support **Franchise Owners**, **Certified Vendors**, Select **Corporate Employees**, and **Byrider Owners** by centralizing everything you need for marketing success.

WHAT YOU'LL FIND INSIDE:

- ► Creative Assets Ready-to-use marketing materials for campaigns, promotions, and more.
- ► **Reporting & Insights** A growing analytics dashboard that connects marketing performance with sales impact.
- ▶ Marketing Education Resources, guides, and how-to videos to sharpen your marketing know-how.
- ▶ Vendor's Corner Your gateway to trusted, Byrider-approved marketing vendors...The Vendor Certification Program!!!

INTRODUCING THE CERTIFIED VENDOR PROGRAM

Byrider Marketing is rolling out a **Vendor Certification Program** to ensure our franchises have access to high-quality, reliable marketing partners. Vendors must meet key criteria to become certified, including:

- ► Pre-negotiated, discounted pricing
- ► A proven track record of success
- ► Alignment with Byrider brand standards
- ► Transparent reporting and strong client support
- ► Legal compliance at the state and federal level

CERTIFIED VENDORS WILL GAIN EXCLUSIVE BENEFITS, SUCH AS:

- ► Access to performance metrics and audience insights
- Opportunities to join franchise meetings
- ▶ Participation in vendor strategy sessions and think tanks

PORTAL ACCESS & PERMISSIONS

The portal is private and **login is required**. Once submitted, access requests are reviewed and approved within **24 business hours**, and users are assigned one of three roles:

- Corporate Employees
- ► Franchisee Owners
- Certified Vendors

Get started today – and unlock the full potential of your marketing efforts with Byrider!

If you have a vendor you have had success with that you would like us to consider for certification please email Kelly Phillips at kphilli7@byrider.com!

COMPLIANCE UPDATE

REPUTATION MANAGEMENT: A KEY TO PROTECTING THE BYRIDER BRAND

In today's digital and highly regulated environment, reputation management isn't just a best practice—it's a necessity. At Byrider, we understand that our reputation is built one customer interaction at a time. That's why the Customer Opportunity Management (COM) team plays a critical role in safeguarding our brand by monitoring and addressing concerns filed through official consumer protection channels.

BY THE NUMBERS: DISPUTES IN Q1

The Customer Opportunity Management (COM) team monitors and facilitates all customer concerns filed through various agencies. The COM team addressed 189 agency disputes during Q1. The leading category of dispute was Credit Reporting; however, it's important to note that 58 of the 61 disputes received were accurate. Following closely behind were Mechanical Service disputes, which primarily involved concerns about mechanical problems, time spent in the shop, warranty disagreements, and rental reimbursement.

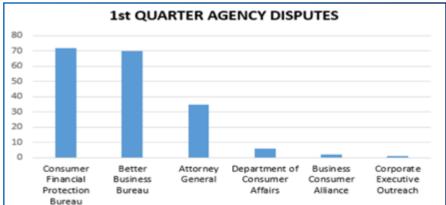


In the first quarter of 2025, the CFPB, BBB, and State AG accounted for 95% of all Agency Consumer Disputes filed. The COM team responded to these disputes in an average of 4 business days.

WHY REPUTATION MANAGEMENT MATTERS

Protecting our reputation helps ensure:

- Customer Trust: A positive reputation reinforces credibility and encourages repeat and referral business.
- ► Franchise Success: Strong brand perception supports each dealership's ability to sell, service, and finance effectively.
- ▶ **Regulatory Protection**: Proactive resolution reduces legal and financial risks from regulatory investigations or actions.
- **Employee Morale**: Working for a trusted brand fosters pride and a positive internal culture.



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COMPLIANCE UPDATE

HOW YOU CAN SUPPORT REPUTATION MANAGEMENT

Every Byrider dealership contributes to our brand image. Here's how your store can help:

- 1. Proactive Communication
- ► Keep customers informed on vehicle status, repairs, and documentation.
- ▶ Offer clear expectations at the point of sale to avoid future misunderstandings.
- 2. Accurate Accounting and Documentation
- ► Ensure all bankruptcy, repossession and payments are accurately processed in Discover. This is key to accurate credit reporting.
- ▶ Double-check before submission—especially for charge off, settlements and insurance handling.
- 3. Efficient Service
- ► Schedule and complete repairs in a timely manner to reduce repeat visits or prolonged service disputes.
- ► Provide clear communication when repairs are delayed.
- 4. Responsive Dispute Resolution
- ► Listen without judgment.
- ▶ Escalate concerns promptly to your COM contact when resolution isn't straightforward.
- 5. Follow-Up
- ► A simple follow-up call post-sale or post-service can turn a potential complaint into a positive review.

Every dealership is the face of Byrider to its community. The faster we resolve concerns and the more transparent we are with our customers, the stronger our brand becomes. Let's continue to work together to make reputation management a team effort—because protecting the Byrider name protects us all.

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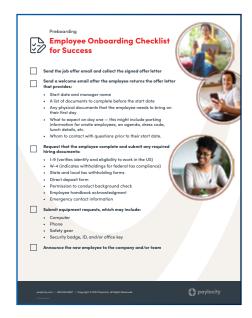


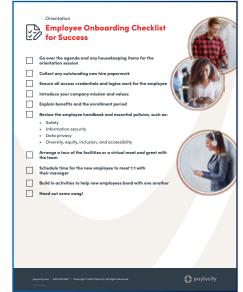
RECRUITING

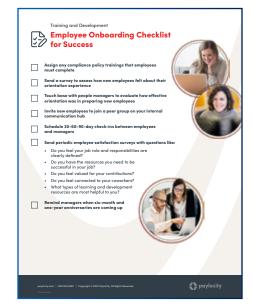
HIRING A HUNTER INSTEAD OF A FARMER

Paylocity, Byrider's HR and Payroll software, offers a variety of resources that can be helpful to our franchising body when hiring and onboarding new employees. See the linked interactive onboarding checklist which includes helpful tips to ensure you're onboarding your employees in the best way possible. Download your copy today and update it with additional information that's pertinent to your location.

https://drive.google.com/file/d/1eSzb7qm0IMVGsjEhRCXF2ru9CpWmt3q1/view?usp=drive_link







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TRAIN-THE-TRAINER RECAP

APRIL'S TRAIN THE TRAINER COVERED MONTHLY FINANCIAL REVIEWS

Summary:

► What should you review:

- · Balance Sheet/Bank Covenants
- Operating Statements Budget to Actuals
- Operating Statement Trends
- · Income Statement Trends
- Pay Plans
- · Cash Flow
- 3-Circles
- CPI
- Checklist & Action Plan

► Who should be involved:

- Owner/Operator
- Controller/Accounting
- GM/Department leaders (Optional)

► When:

- Monthly as soon as books are closed
- All prepared reports should be made available prior to the meeting
- No later than 10th of each month.

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