

OUR PURPOSE

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



THE DRIVE FORWARD!

VOLUME 9 NOW AVAILABLE!

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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

Dear Franchise Partners,

A few weeks ago, I shared an exciting milestone in the future of our business: we are making a significant investment to modernize the Discover platform. This initiative will make Discover more resilient, efficient, and adaptable to the evolving needs of our franchise system. It reflects the strong commitment of both management and our ownership group to the long-term health and success of our network.

Last week, this project officially launched as our partner, Clean Slate Technology Group, joined us onsite at the Franchise Support Center. Together with our staff, they have begun mapping the project's roadmap and setting the stage for the work ahead.

This is a large-scale initiative that will span approximately three years. However, you will not have to wait until the end to see results. We plan to roll out enhanced modules as they are completed, each with a modernized look and feel, improved usability, and streamlined functionality. These upgrades are designed to make operations easier for your teams and to deliver a better experience for your customers.



To ensure these improvements meet your needs, we will actively involve both corporate and Franchisee subject matter experts in the design process. This collaboration will preserve the essential features you rely on while introducing targeted enhancements that make the platform more intuitive and easier to use. By the project's completion, Discover will support a sustainable pace of innovation and functionality unmatched in decades.

We are committed to keeping you well-informed every step of the way. You can expect regular updates through newsletters, webinars, 20 group events, and advisory committee meetings.

Thank you for your continued dedication and partnership. Together, we are building a stronger future for our system and the customers we proudly serve.

Warm regards,

Mike Onda

INDUSTRY ARTICLE

LANE WATCH: CONVERSION RATE AT HIGHEST POINT SINCE APRIL

► Auction Conversion Rate Hits 63%

According to Black Book's Market Insights, last week's auction conversion rate soared to 63%, marking the highest level seen since late April—a period when dealers were grappling with early tariff reactions and maximizing tax-season sales efforts.

► Inventory Up, But Conversion Strength Persists

This increased conversion occurred despite a rise in total auction inventory, highlighting robust demand.

► Depreciation Slows as Bidding Heats Up

Wholesale values softened by 0.32%, a smaller dip compared to the 0.56% seen the previous week. Analysts attribute this to sustained bidding intensity—particularly from larger independent buyers.

► Segment-Specific Depreciation Insights

- **Compact Cars:** Slowed decline, dipping just 0.10% (vs. 0.75% prior week); average weekly loss of 0.55% over the past 8 weeks.
- **Prestige Luxury Vehicles:** Steepest drop at 0.80%, with a 4-week average of 0.64% per week.
- **Full-Size Trucks:** Only 0.15% depreciation last week, versus a 5-week average of 0.46%.
- **Minivans:** Fell 0.18% last week, compared to a 0.62% weekly average over the previous five weeks.

► Depreciation Trends by Vehicle Age

- **Cars up to 2 years old:** -0.32%
- **Cars 8–16 years old:** -0.34%
- **Trucks up to 2 years old:** -0.33%
- **Trucks 8–16 years old:** -0.36%

These figures suggest a relatively uniform depreciation rate across age categories.

► Used Retail Days-to-Turn Estimate

Black Book estimates the used retail “days to turn” is approximately 42 days, giving insight into how long inventory remains on lot before selling.

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INDUSTRY ARTICLE

BEST PRACTICES & STRATEGIC INSIGHTS

1. Monitor Conversion Rate Shifts

A jump to 63% serves as a strong bullish signal for auction lanes—track these trends closely, especially during market inflection points like post-holiday periods.

2. Respond to Segment-Specific Trends

- ▶ Compact cars and trucks show signs of floor value and slowing depreciation—consider prioritizing these in auctions or retail.
- ▶ Prestige luxury vehicles are depreciating rapidly—adjust pricing strategy, reserves, or timing accordingly.

3. Prepare for Seasonal Bounces

With historical precedent for post-Labor Day price upticks, strategically time inventory releases or purchasing around that window.

4. Use Data-Driven Inventory Decisions

Stable depreciation across age groups suggests flexibility—price and market newer and older models with similar expectations.

5. Leverage Days-to-Turn Data

A 42-day retail turnover average can guide pricing, marketing urgency, and reconditioning timelines to optimize capital rotation.

6. Track Depreciation Patterns

Ongoing trends—like smaller weekly losses in some segments—signal stabilization; use these insights to set realistic expectations and plan acquisitions or disposals.

QUICK REFERENCE TABLE

| Insight | Actionable Recommendation |
|---------------------------|---|
| Robust conversion rate | Monitor weekly; act during peak demand periods |
| Slowing depreciation | Focus on segments with less loss (e.g., trucks, compacts) |
| Luxury depreciation steep | Reassess pricing tactics or hold strategy |
| Uniform age depreciation | Apply consistent pricing logic across age categories |
| Days-to-turn ≈ 42 days | Optimize stocking and clearance timelines |
| Seasonal bounce potential | Time buy/sell activity around Labor Day for edge |

<https://www.autoremarketing.com/ar/wholesale/lane-watch-conversion-rate-at-highest-point-since-april/>

HOT TOPICS!

EXPANDING OPPORTUNITIES WITH THE “LINE ONE VEHICLE PROGRAM”

At Byrider, we’re always looking for ways to better serve customers while staying true to our commitment to quality, compliance, and long-term success. The **Line One Vehicle Program** is a new initiative designed to do just that—by opening up more affordable options for customers while maintaining strong standards and protections.

WHAT IS THE LINE ONE PROGRAM?

The Line One Vehicle Program expands the types of vehicles available to our customers by allowing select older, higher-mileage vehicles into our lineup—provided they meet strict quality and compliance guidelines. This creates a new entry-level option for buyers who need a shorter term, lower payment, and reliable transportation.

KEY STANDARDS

- ▶ **Price & Term:**
 - • Up to \$10,500 with a Service Contract, or \$12,500 with a Warranty
 - • Maximum 36-month term
- ▶ **Down Payment:** Minimum \$500
- ▶ **Age & Mileage:**
 - • ≤15 years old: max 225,000 miles
 - • 16–18 years old: max 150,000 miles
- ▶ **Warranty/Service Contract:** Must include a 12-month/12,000-mile limited warranty or service agreement option
- ▶ **Inventory Cap:** Line One vehicles are limited to 20% of rolling 90-day sales

WHO DOES IT SERVE?

The Line One option is ideal for customers who:

- ▶ Have shown job and residency stability
- ▶ Need a lower payment and shorter term to fit their budget
- ▶ Demonstrate commitment and the right attitude, but may not have significant disposable income

By making reliable vehicles more accessible, Line One helps customers build credit, create stability, and work toward a better future.

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HOT TOPICS!

BENEFITS

- ▶ Expands inventory flexibility
- ▶ Provides affordable options backed by warranty protection
- ▶ Helps retain older vehicles with known mechanical history
- ▶ Shorter terms and lower prices increase affordability
- ▶ Opens the door to serving more customers

CONSIDERATIONS

While the program creates exciting opportunities, it also requires:

- ▶ Careful inventory management
- ▶ Proper training for the sales team
- ▶ Ongoing oversight of warranty and service contract claims

WHY IT MATTERS

The Line One Program is about more than just cars—it's about people. By combining lower payments, shorter terms, and reliable vehicles, Byrider continues to meet customers where they are today, while helping them move forward tomorrow.



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TIP OF THE MONTH

UNDERSTANDING SERVICE MATH: THE FORMULA FOR SUCCESS IN YOUR SERVICE DEPARTMENT

WHAT IS SERVICE MATH?

Service Math is a practical tool that helps General Managers and Service Managers run their departments with clarity and control. Instead of guessing how many cars can be reconditioned, how many customer jobs can be handled, or when to hire an additional technician, Service Math uses real store data to make the answers clear. It breaks service operations down into numbers—hours, jobs, and technician capacity—so managers can plan with precision.

HOW IS SERVICE MATH USED?

Service Math focuses on balancing productive hours between **Recon (reconditioning)** and **Customer Repair Orders (ROs)**. The process involves:

► Calculating Technician Capacity

- **Formula:** $\# \text{ of Techs} \times \text{Pay Hours} \times \text{Productivity \%} = \text{Total Productive Hours}$
- **Example:** $3 \text{ techs} \times 8 \text{ hrs} \times 85\% = 102 \text{ productive hrs per week}$

► Measuring Recon Needs

- **Formula:** $\text{Recon Cars} \times \text{Avg. Recon Hours} = \text{Total Recon Hours}$
- **Example:** $8 \text{ recon cars} \times 9 \text{ hrs} = 72 \text{ recon hrs per week (Service Control Board- Discover)}$

► Measuring Customer RO Needs

- **Formula:** $\text{Total Customer RO Hours} \div \# \text{ of Units} = \text{Avg. Hours per RO}$
- **Example:** $287 \text{ hrs} \div 135.5 \text{ units} = 2.1 \text{ hrs per RO (Service Dept Control Board- Discover)}$

► Balancing the Schedule

- **Formula:** $\text{Productive Hours} - \text{Recon Hours} = \text{Available Customer Hours}$
- **Example:** $102 - 72 = 30 \text{ hrs} \rightarrow \div 2 \text{ hrs per RO} = 15 \text{ customer jobs per week}$

This math-based approach ensures managers can confidently say how many recon cars will be completed, how many customer jobs can be scheduled, and whether workload is realistic for the team.



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TIP OF THE MONTH

WHY IS SERVICE MATH IMPORTANT?

- ▶ **Removes Guesswork** – Schedules are based on real data, not assumptions.
- ▶ **Improves Efficiency** – Prevents over-promising customer repairs and under-delivering.
- ▶ **Supports Hiring Decisions** – If recon and customer work consistently exceed capacity, Service Math highlights when it's time to add another technician.
- ▶ **Drives Profitability** – Matching hours worked to salaries and RO dollars ensures service pays for itself and contributes to store performance.
- ▶ **Builds a Winning Culture** – Managers and technicians know what's expected daily, leading to accountability and teamwork.

Bottom Line: Service Math is more than numbers—it's a planning system that ensures every hour in the shop counts. By using Service Math, managers can balance recon needs, customer service, technician efficiency, and financial goals, creating a department that runs on precision and consistency.



SERVICE MATH

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BYRIDER IN THE NEWS!

18TH ANNUAL BINGO BASH PRESENTED BY BYRIDER (MATT ENDERLIN)



► Event Overview

The 18th Annual Bingo Bash, held July 17, 2025, at The Hall in Little Rock, was a sold-out fundraiser hosted by the 2025 ACCESS in Action Committee. The event raised over \$101,000 to support ACCESS's mission of serving Arkansas families.

► Byrider's Role

Byrider was recognized as the Presenting Sponsor of the event, underscoring its strong commitment to community involvement and ACCESS's mission. Their sponsorship placed Byrider at the forefront of the night's success and visibility.

► Highlights of the Night

- *Attendance: 415+ guests*
- *Activities: High-energy bingo, raffles, food from Adams Catfish, and engaging emcee Lance Restum*
- *Campaign Launch: New fundraising effort to build an inclusive playground at ACCESS Academy, boosted by a \$5,000 matching gift from inVeritas*
- *Special Guests: Miss Arkansas 2025, Kennedy Holland, donated \$1,500 through her "Compassion Legacy" platform, aligning with the playground initiative*

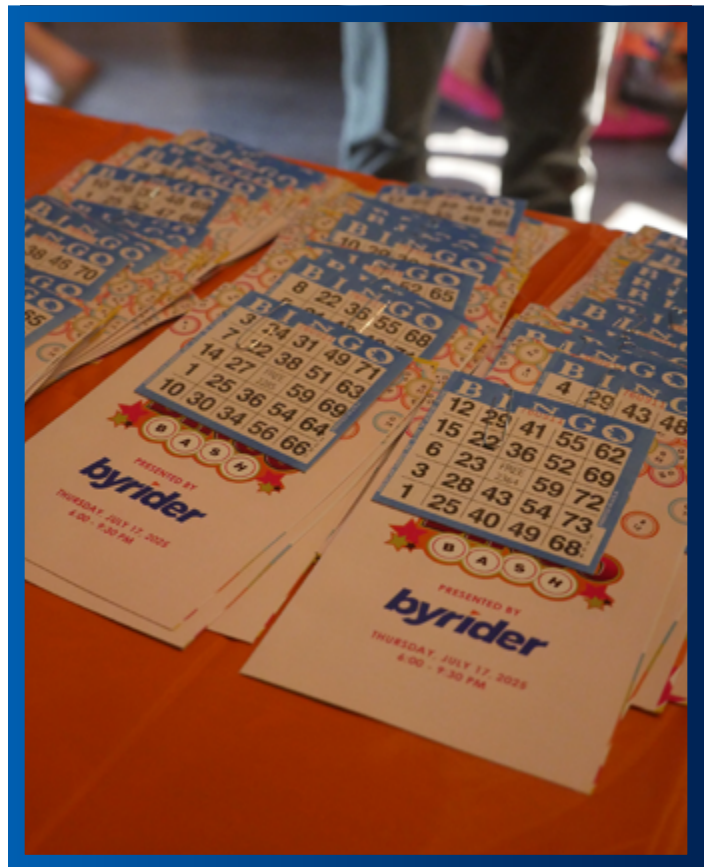
BYRIDER IN THE NEWS!

► Sponsors & Supporters

Alongside Byrider, sponsors included Simmons Bank, USABLE Life, Eliza & Alec Gaines, AAA Business Systems, Entegrity, Kinco Constructors, and several others, with many local businesses contributing in-kind prizes and raffle items.

KEY TAKEAWAYS / BEST PRACTICES

1. **Corporate-Community Alignment** – Byrider's presenting sponsorship demonstrates how businesses can strengthen community ties while amplifying their brand presence at high-visibility charity events.
2. **Mission Integration** – Tying fundraising (inclusive playground) to broader advocacy efforts (Compassion Legacy platform) created a compelling story that encouraged giving.
3. **Engagement Through Experience** – Combining entertainment (bingo, raffles, guest emcee) with philanthropy made the event enjoyable while reinforcing the cause.
4. **Leverage Matching Gifts** – The inVeritas dollar-for-dollar match maximized impact and motivated attendees to contribute.
5. **Strategic Partnerships** – Involving a mix of financial, corporate, and local business sponsors diversified support and ensured long-term sustainability.



<https://www.facebook.com/accessgroupinc/posts/-the-18th-annual-bingo-bash-presented-by-byrider-took-place-on-thursday-july-17-/1292842389513181/>

BYRIDER UNIVERSITY TRAINING

BYRIDER GM BOOTCAMP – SEPTEMBER 2025

CORE FOCUS

Equip GMs with the **playbook, tools, and mindset** to lead their teams, drive financial health, and build lasting customer relationships.

KEY THEMES

▶ Leadership & Accountability

- GMs set the culture, coach managers, and “inspect what you expect.”
- Use structured communication, feedback, and documentation.

▶ Financial Health

- 3 Circles of Success: **True Gross, Overhead per Unit, Charge % of Portfolio.**
- Control expenses, manage statements, and drive profitability.

▶ Sales Execution

- Daily sales huddles, lead follow-up, KPI tracking.
- Core KPIs: Lead Mix, Approval %, Sold/Approved %, Net Sales/Lead.
- Breakout: Secret Shopper calls for coaching.

▶ Marketing

- Focus on **profitable sales**, not clicks or likes.
- Target high-intent buyers.

▶ Recruiting

- Hire right the first time using Predictive Index and structured onboarding.

▶ Service Department Impact

- Service = customer retention
- Manage recon, productivity, efficiency, policy/warranty.
- Math exercises: cover salaries, balance recon vs. customer ROs.

▶ Underwriting & Portfolio Health

- Accurate applications = Smoother Process and Customer Experience.
- GM daily/weekly/monthly tasks for CNAC oversight.
- “A loan well closed is half collected.”

▶ Compliance & Risk

- Review of federal/state laws (TILA, ECOA, GLBA, FCRA, UDAAP).
- Compliance starts at the top—model ethical behavior.

▶ Technology & Tools

- Advantage GPS: telematics for proactive service and portfolio health.
- Leverage Looker dashboards, composites, and scorecards.

BYRIDER UNIVERSITY TRAINING

GM 30-DAY BLUEPRINT

- ▶ Inspect daily, coach weekly, review monthly.
- ▶ Build momentum with peers and sustain results beyond Bootcamp.

Bottom Line: The GM's role is to be a **well-rounded leader** who drives profitable growth through **financial discipline, operational accountability, and people development.**



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FRANCHISEE BIRTHDAYS

| STORE # | FRANCHISE # | NAME | DATE |
|---------|-------------|-------------------|--------------|
| OH130 | OH130 | Greg Barrett | September 2 |
| LA109 | IN125 | Robert Boyce | September 2 |
| OH128 | OH128 | Jim Park | September 4 |
| CT103 | CT103 | Jeff Merriam | September 11 |
| AR103 | AR103 | Matt Enderlin | September 12 |
| OH130 | OH130 | Derre Buike | September 14 |
| MA102 | MA102 | Lance Vachon | September 15 |
| IA109 | MO109 | Brent Measles | September 16 |
| AR102 | AR102 | Dave Hanson | September 25 |
| SC105 | SC105 | Jonathan Gandolfo | September 26 |
| GA108 | GA108 | Paul Hanks | September 27 |
| NC106 | NC106 | Chris Thomas | October 5 |
| PA116 | PA116 | Doug Lewis | October 13 |
| IL122 | IL122 | Rachel Bachrodt | October 16 |
| IA109 | MO109 | Winston Sleeth | October 16 |

Happy Birthday!



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MAJOR MILESTONES (ANNIVERSARIES)

CONGRATULATIONS ON 25 YEARS!



- ▶ WI104 - Appleton - 9/25/2000
- Jimmy Lee & Winston Sleeth

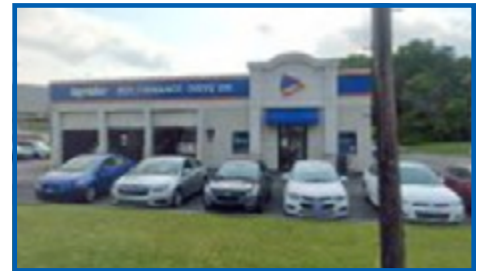
CONGRATULATIONS ON 1 YEAR!



- ▶ PA123 - Hermitage - 9/16/2024
- Jim Wright, Craig Peters & Carlyle Davis



- ▶ PA124 - Monroeville - 9/16/2024
- Jim Wright, Craig Peters & Carlyle Davis



- ▶ PA125 - Pittsburgh - 9/16/2024
- Jim Wright, Craig Peters & Carlyle Davis

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TOP PERFORMERS

TOP SALES LOCATIONS - AUGUST 2025

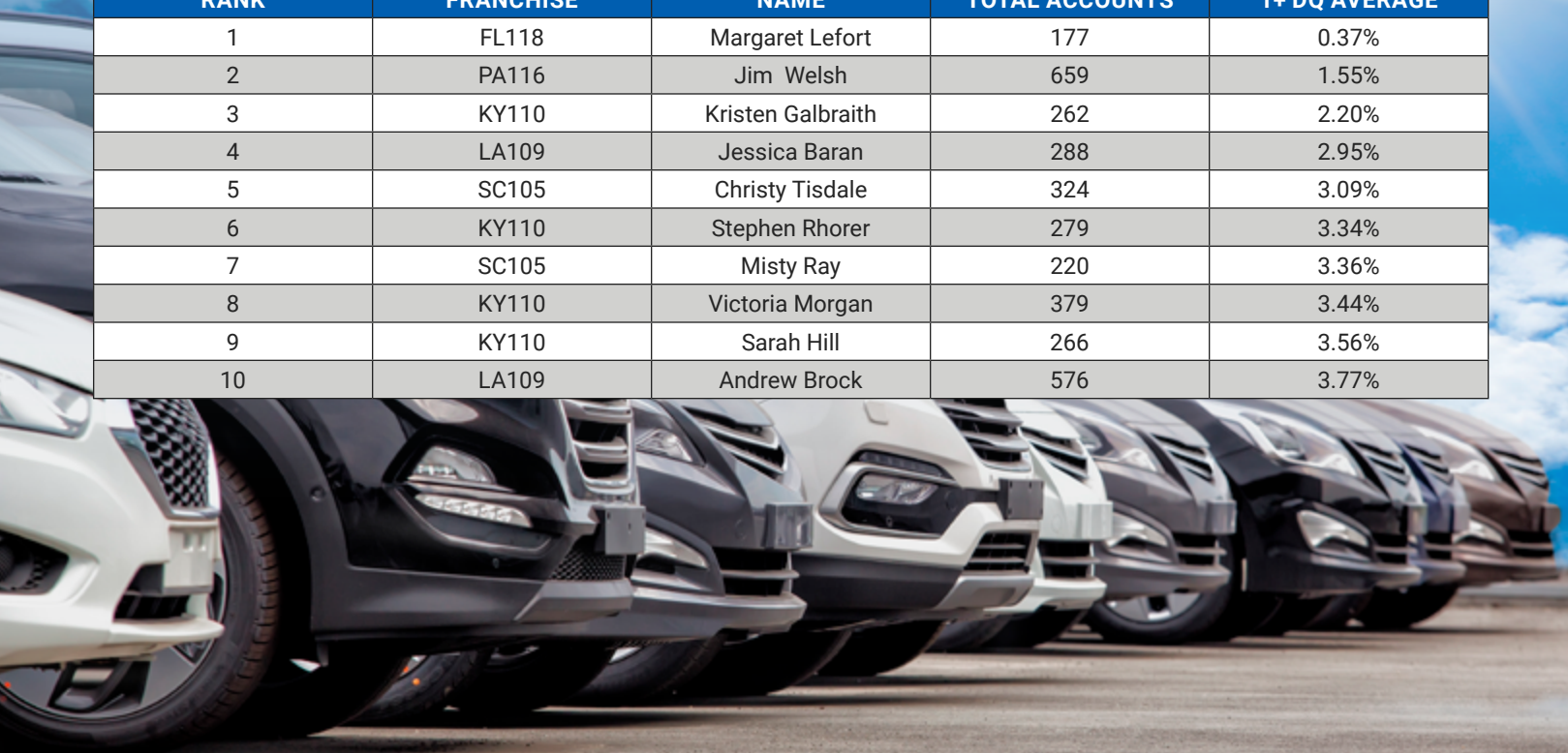
| RANK | FRANCHISE | LOCATION | CITY | NET SALES |
|------|-----------|----------|-------------------|-----------|
| 1 | OH159 | PA124 | Monroeville, PA | 68 |
| 2 | IN116 | IN116H | Evansville, IN | 53 |
| 3 | OH159 | OH159 | Dayton, OH | 50 |
| 3 | OH159 | OH160 | Columbus, OH | 50 |
| 5 | OH130 | OH140 | Mansfield, OH | 38 |
| 5 | OH128 | WV109 | Barboursville, WV | 38 |
| 7 | OH159 | OH161 | Boardman, OH | 37 |
| 7 | IA109 | MO109 | Springfield, MO | 37 |
| 7 | IL115 | IL125 | East Dundee, IL | 37 |
| 10 | IA109 | IA110 | Des Moines, IA | 35 |

TOP SALES ASSOCIATES - AUGUST 2025

| RANK | FRANCHISE | LOCATION | NAME | SALES |
|------|-----------|----------|------------------|-------|
| 1 | OH159 | OH159 | Deangelo Card | 47 |
| 2 | IL115 | IL133 | Dusty Kaster | 45 |
| 3 | IN116 | IN116H | Bethany Downing | 36.5 |
| 4 | AR103 | IN127 | Pressley Burton | 33 |
| 5 | TX118 | TX118 | Amadou Kane | 32 |
| 6 | MI109 | MI113 | Steven Hutchison | 31.5 |
| 7 | OH159 | OH161 | Jeremiah Vega | 30 |
| 8 | OH159 | PA125 | Troy Newton | 29 |
| 9 | PA116 | PA116 | Caiden Herr | 28 |
| 10 | IA109 | IA110 | Jeff Adams | 27.5 |

TOP COLLECTORS - AUGUST 2025

| RANK | FRANCHISE | NAME | TOTAL ACCOUNTS | 1+ DQ AVERAGE |
|------|-----------|-------------------|----------------|---------------|
| 1 | FL118 | Margaret Lefort | 177 | 0.37% |
| 2 | PA116 | Jim Welsh | 659 | 1.55% |
| 3 | KY110 | Kristen Galbraith | 262 | 2.20% |
| 4 | LA109 | Jessica Baran | 288 | 2.95% |
| 5 | SC105 | Christy Tisdale | 324 | 3.09% |
| 6 | KY110 | Stephen Rhorer | 279 | 3.34% |
| 7 | SC105 | Misty Ray | 220 | 3.36% |
| 8 | KY110 | Victoria Morgan | 379 | 3.44% |
| 9 | KY110 | Sarah Hill | 266 | 3.56% |
| 10 | LA109 | Andrew Brock | 576 | 3.77% |



ASSOCIATE SPOTLIGHT

RITA FINELLI—COMPLIANCE SPECIALIST

Rita began her journey with Byrider 16 years ago as an HR assistant with a franchise location. In 2012, she transitioned to the corporate audit team, where she discovered her passion for process improvement and compliance. Over the years, she's grown within the department and stepped into the role of team lead in 2021. In addition to auditing, Rita also supports the company by drafting responses to agency complaints, ensuring that our communications are clear, timely, and aligned with company standards.

Outside of work, you'll usually find Rita in some sort of class, whether it's hot yoga, African dance, or American Sign Language. Rita is an avid traveler but her biggest passion is her pup, Sadie, who brings joy to her everyday life.

Fun Fact: Now that we're back on-site, don't be surprised if you catch Rita upside down while auditing your store. She's on a mission to take a handstand photo in every state!



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FRANCHISEE SPOTLIGHT

DOUG LEWIS

PA 116 PALMYRA PA- 1 LOCATION

How long with Byrider: I have been with Byrider for @ 11 Years

Prior to Byrider: I have been part of our family business of New and Pre-Owned car dealerships.

Why did I become a Byrider Dealer: Back in the early 90's my father had some BHPH stores as part of the business and he had been trained by Mr. Devoe I believe in Marion, IN. I had the opportunity to go to some of Mr Devoe's meetings in AZ and FL and then followed Byrider's growth. When our son decided he did not want to go into the family business, which would have made him a 3rd generation dealer, I decided it was time for a change and looked at a few opportunities but ultimately went with Byrider.



Favorite part of running a Byrider: I enjoy having a small group of co-workers and the relationships we have built together. There is satisfaction in seeing them grow as well as watching their children grow up. We have been fortunate to have little turnover and therefore those relationships have come to the forefront of my daily work life. The other reason I really enjoy Byrider as I have personally seen how we have helped change the lives of a lot of our customers. Too often our customers have been declined elsewhere and we approved them and not only did they have success and advanced in our program but so many have continued that in their personal lives too. It is gratifying to see.

Proud moment or major achievement with our store: I guess early on when we were given our first top 15 award. I think we felt like we were moving in the right direction and always wanted to be in the same discussions as those top stores who are there every year. Also, our team did a video on advancement years ago for a convention and it received positive feedback from so many. It was certainly a proud moment for us.

Awards and recognition: We have been fortunate to receive a few Presidents awards, Compliance awards and Collectors Awards. We still strive to achieve the Top single point award however we need Jen F and Dave H to retire!! (both are incredible operators)

Personal: I was born and raised in Hershey/Palmyra PA and have been in this town for 58 years. I went to college at Northwood Institute (now University), Midland MI. I have been married to Tina for 30 years and we have a son Michael who is a Lawyer who works and lives @ 45 minutes away. My hobbies are golf, shooting clays, the Tampa Bucs, The Phillies and PSU Football among other things. We are involved in our local food bank, our local hospital and other service organizations as well as our church.

One of the quotes I try never to forget: " We should certainly count our blessings, but we should make our blessings count".

UPCOMING EVENTS



CONVENTION

THE WESTIN KIERLAND RESORT & SPA
SCOTTSDALE, AZ. NOVEMBER 6TH - 8TH, 2025

► **SAVE THE DATE: BYRIDER ANNUAL CONVENTION**

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

Registration for the 2025 Annual Convention is now OPEN! It's time to Saddle up for Success at the Westin Kierland Resort & Spa in Scottsdale, AZ. Bring your team and join us November 6-8th to participate in workshops and round table discussions, connect with, and learn about, our preferred vendor partners and network with others inside our franchise body. Use the link below to register by Monday, October 6th! We look forward to seeing you all in Scottsdale!



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VENDOR OF THE MONTH

WHO IS
khcomplete
advertising



VENDOR OF THE MONTH



Advertising



Brand
Strategy



Public
Relations



Print



Digital



Design



Production

WHY CHOOSE US?



Proven Experience & Longevity

With over 32 years in the industry, KH Complete has the expertise to deliver strategies that work. We've adapted and evolved!



Insight + Broad Reach

With Decades of community involvement, we understand markets deeply, while also having the tools and reach to scale brands nationally.



Results You Can Measure

We focus on ROI. From brand awareness to lead generation, we deliver measurable outcomes that show real value for your advertising dollars.



www.khcompleteadvertising.com



khcomplete@khcompleteadvertising.com



(317) 813-0180

TEAM UPDATE

EMPLOYEE APPRECIATION PICNIC RECAP

On August 26th, our team gathered for a fun-filled Employee Appreciation Picnic and it was such a great turnout. We enjoyed delicious food from Weber Grill and spent the afternoon laughing, connecting, and playing classic lawn games together. It was the perfect way to celebrate our amazing employees and all the hard work you do every day. Thank you to everyone who joined in and made the day so special!



IT UPDATE

COMPOSITES REPORT NOW AVAILABLE ON DISCOVERPRO!

We're excited to announce a new enhancement to **DiscoverPro** that makes accessing the **Composites Report** faster and more user-friendly than ever before!

WHAT'S NEW?

You can now pull the **Composites Report** directly from the **DiscoverPro** homepage.

WHY THE CHANGE?

- ▶ **Improved Access:** Quickly launch the report from your main dashboard.
- ▶ **Enhanced Formatting:** The updated layout is easier to read and interpret.
- ▶ **Flexible Delivery Options:**
 - Display on screen
 - Export to Excel
 - Open as a printer-friendly PDF

BONUS FEATURE!

When viewing on screen, you can **seamlessly switch between store locations**, making comparisons quicker and more convenient.

This update is part of our continued effort to improve your reporting tools and streamline your workflow. Be sure to check it out on DiscoverPro today!

The screenshot shows the DiscoverPro web application interface. On the left is a blue sidebar with the 'DiscoverPro' logo and a menu containing 'Discover Pro', 'Composite Report' (highlighted), 'ARE Customization', 'Byrider Marketing', 'User Management', 'Open a Service Desk Ticket', and 'Change Discover Password'. The main content area is titled 'Composite Report' and contains the following fields and options:

- Date:** A text input field containing '07/2025'.
- Store ID:** A dropdown menu with 'Select...' and a downward arrow.
- Location ID:** A dropdown menu with 'Select...'.
- Report Type:** Two radio button options: 'One Page' (selected) and 'Three Page'.
- Delivery Method:** Three radio button options: 'Export to Excel' (selected), 'Print / PDF', and 'Display on Screen'.
- At the bottom are two buttons: 'Submit' and 'Reset'.

MARKETING UPDATE

WEBSITE UPDATES

Phase 1 of our new websites has officially launched! Phase 2 will roll out on **September 30 and October 1**, with Phase 3 expected to launch within the next **10–14 days**. The Marketing team will also be sending updates on training opportunities and timelines—please keep an eye on your inbox for these important communications.

SEO INITIATIVES

In partnership with Being Seen 360, we are strengthening your content SEO strategy to improve online visibility. As the saying goes: “If you can’t see it, you don’t believe it.” New articles are being developed to enhance your site’s relevance for search engines. A library of the published articles will be posted for your reference. For ease of use, the Marketing Portal will display six months’ worth of articles, though all content will remain permanently accessible via the site map. You can review reports on how your new site is ranking every four to six months.

ADVERTISING APPROVALS

A reminder to all Franchisees: advertising assets must be submitted to Byrider Marketing for review. This process ensures alignment with brand guidelines and supports compliance efforts. While we cannot provide the final word on state-specific regulations, our review serves as an added layer of protection for both you and the brand.

EMAIL CAMPAIGNS

Beginning in **October**, the Marketing team will launch monthly email campaigns targeting previous customers on your behalf. These store-specific emails will include your location’s address, website, and tracking phone number. Please note: customization will not be available, and changes cannot be made for individual locations preferences. Participation is optional, and you may choose to opt in or out. Watch your inbox for further details.

CONTACT INFORMATION

We recognize that many dealerships have team members beyond owners and operators who play key roles in day-to-day operations. If you would like additional staff included in communications from our department, please provide their information.

OUR VALUES

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COMPLIANCE UPDATE

PREVENTING IDENTITY THEFT

Over the next two issues we are going to review important regulations that are crucial to preventing identity theft. The **Red Flags Rule** is a regulation designed to help prevent **identity theft** in credit-related transactions. It requires our organization to implement programs that can detect the warning signs or “red flags” of identity theft.

BYRIDER’S RED FLAG PROGRAM IDENTIFIES 23 RED FLAGS CATEGORIZING THE FOLLOWING:

- ▶ Alerts, Notifications or Warnings from a Consumer Reporting Agency (4)
- ▶ Suspicious Documents (5)
- ▶ Suspicious Personal Identifying Information (9)
- ▶ Unusual Use of, or Suspicious Activity Related to, the Covered Account (4)
- ▶ Notice from Customers, Identity Theft Victims, Law Enforcement, or Other Persons Regarding Possible Identity Theft in Connection With Covered Accounts (1)



EXAMPLE OF “RED FLAGS” ARE:

- ▶ A fraud or active duty alert
- ▶ A Credit freeze in response to a request for a consumer report.
- ▶ A Notice of Address Discrepancy on a credit report.
- ▶ A pattern of activity that is inconsistent with the history such as:
 - A recent and significant increase in the volume of inquiries;
 - An unusual number of recently established credit relationships;
- ▶ Documents provided to us for identification appear to have been altered or forged.
- ▶ The photograph or physical description on the identification is not consistent with the appearance of the applicant or customer presenting the identification.

Before extending any new credit when a red flag is detected, CNAC must take reasonable steps to verify the identity of the applicant such as calling the phone number listed in the alert or requesting additional identification documentation. We must maintain documented procedures for detecting and responding to identity theft which can be found in Appendix 24- The Red Flag and Identity Theft Prevention Program. Next month we will focus on the Address Discrepancy Rule.

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RECRUITING UPDATE

THE NON-NEGOTIABLE LIST – 20 RED FLAGS FOR INTERVIEWS

If you're interviewing candidates for a job, it's helpful to have a Non-Negotiable List. to use during the interview process. This list will help you identify warning signs that a candidate isn't a good fit for the position. If during the interview process a candidate shows one of these warning signs, they should no longer be considered as a potential hire. Note that every case is different, and exceptions can be made, but trust your gut if you're seeing the red flags in the interview. See below for a sample list of 20 non-negotiable traits and behaviors, and use this as a starting point to make your own list to help you during the hiring process!

1. Could not look me in the eye (exceptions should be made for those who have Asperger's or other inhibiting conditions).
2. Could not answer the most rudimentary questions succinctly and directly, but instead provided a wandering and vague "answer."
3. Did not show up to the interview on time and appeared not to have a legitimate excuse.
4. During the first conversation/interview, asked about how many vacation days or work breaks were allowed.
5. Did not know what the organization does and/or what my job function was.
6. Bad-mouthed their current or last boss/employer.
7. Exhibited a high degree of drama when discussing their current or past employment experiences.
8. Moved very slowly and showed very little energy (exceptions should be made for those who have disabilities or other inhibiting conditions).
9. Could not share an honest and candid response to the great interview question, "Please share the single greatest mistake you have made in your job in the last three years." (According to a national SHRM poll, 43% of Chief HR Officers believe that the number one reason new employees do not work out is that they cannot take feedback. [e.g., they are perfect people and do not make any mistakes.] Fielding answers to this interview question is quite entertaining, as nine out of 10 people will either: share a mistake and promptly blame others for it; sit silently for minutes on end, not being able to think of anything they have done wrong—in three years!)
10. Had inappropriate language or dress.
11. Chewed gum during the interview.
12. Displayed behavior that showed a lack of politeness, disrespect, or messiness. For example, when accepting a glass or bottle of water at the beginning of the interview, they left the used cup or bottle on the table, instead of offering to throw it out or bring it to the break room. One recruiter told me one of her candidates had the audacity to come into the interview with a "Big Gulp" from 7/11, only to leave it on her desk, condensation and all.

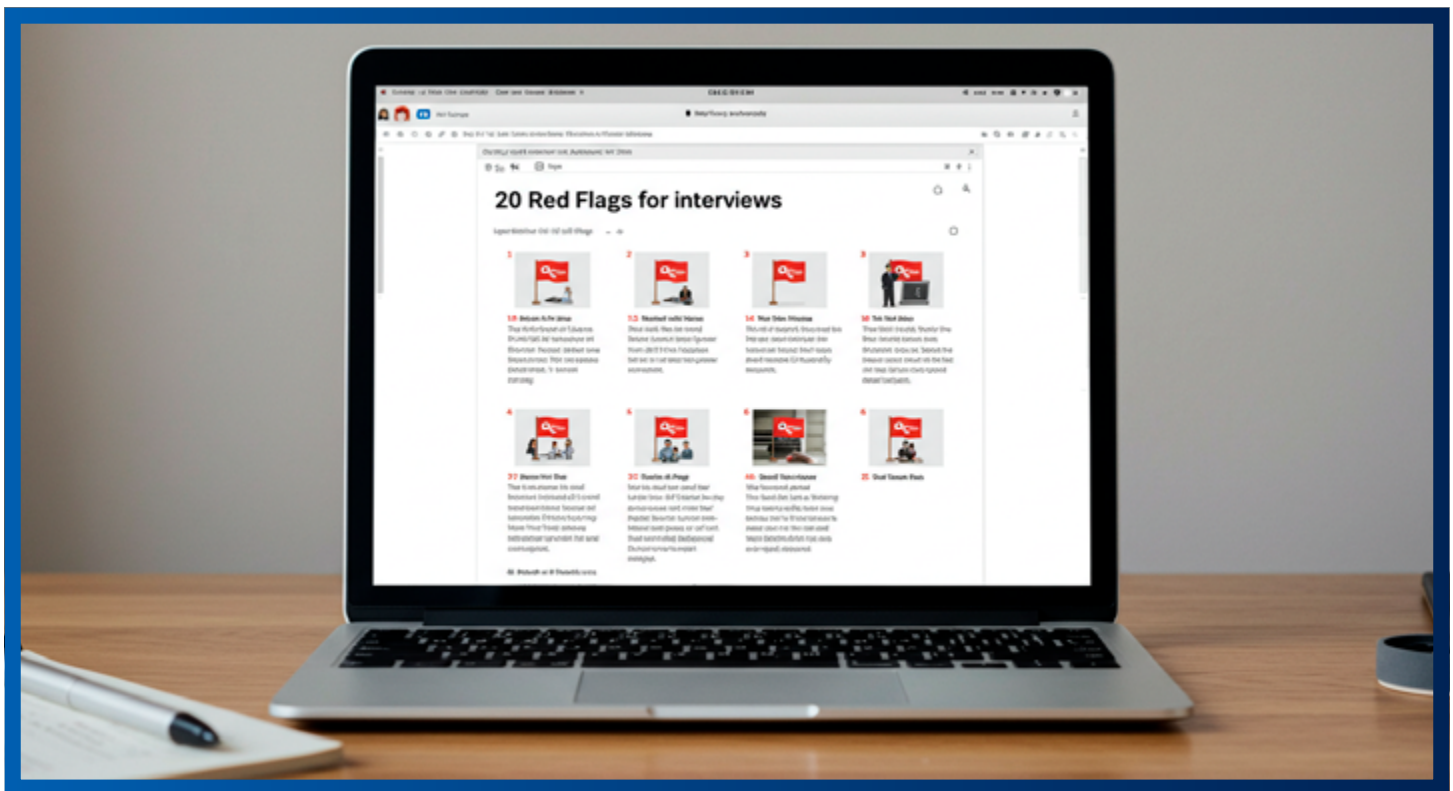
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RECRUITING UPDATE

13. Provided inconsistent and/or conflicting information or answers.
14. Looked at their cell phone, fielded a phone call or responded to a text during the interview.
15. Did not ask probing questions about the job or organization when afforded the opportunity and/or exhibited a general lack of curiosity about both.
16. Expressed weaknesses that clearly did not bode well for the job position (e.g. an introvert who prefers to work alone interviewing for a customer service position).
17. Clearly interviewed for “a job,” as opposed to showing passion for wanting to do THIS job.
18. Did not send a post-interview thank you letter or follow-up in a timely manner. (If you don’t receive an email right away, wait for a card to come in the mail.)
19. Sent a post-interview message to follow up, but: it was generic and likely used for all job interviews; names were misspelled; grammar and writing skills showed cause for concern.
20. Was invited for a second interview or asked to provide follow-up information. but did not respond in a timely manner.

Adapted from an article published by Kevin Sheridan International



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