

# OUR PURPOSE

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



# THE DRIVE FORWARD!

VOLUME 11 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,

As we approach Thanksgiving, I want to take a moment to express my sincere gratitude to the Franchisee owners, operators and team members. Byrider dealerships are much more than retail locations. They are places where trust is built, where customers who often feel overlooked find both dignity and opportunity, and where you come together to create outcomes that truly improve lives. You provide more than vehicles; you provide pathways—pathways to stability, confidence, and a better future. That kind of impact requires more than operational excellence; it requires heart, and you bring that heart every day.

I'm grateful for the way you represent the Byrider brand—with integrity, pride, and a genuine commitment to service. The strength of our brand doesn't come from a logo or a slogan; it comes from the way you interact with customers and the standards you uphold in your communities. Every customer statement, every underwriting decision, every collections conversation and every service appointment reflects your dedication to doing the right thing—and those actions build the collective reputation that sets us apart.

I'm also grateful for the way you support your communities. So many of you step up—whether through local sponsorships, charitable partnerships, or simply treating people with a level of respect and care that stands out. You serve real people with real challenges, and you do it with patience, empathy, and professionalism. That commitment to service, especially in uncertain economic times, reflects the best of what franchising can be.

Thanksgiving also reminds us of the strength that comes from togetherness—and that strength is at the core of our franchise system. A dealership succeeds because of teamwork: sales, service, finance, technicians, managers—everyone plays a role in delivering the customer experience we're known for. The same is true of the system as a whole. We learn from each other. We innovate together. We share ideas, best practices, and lessons that help all of us grow. When one store succeeds, we all benefit. When one market faces challenges, others step in with guidance and support. That shared purpose is one of our greatest advantages.

As we look back I hope you take pride in what you've accomplished. You navigated shifting customer needs, industry uncertainty, and economic challenges while continuing to lead with discipline and care. Your ability to stay focused, adapt, and find creative ways to serve has made our system stronger. That dedication reflects not just good business practice, but good leadership—and it deserves recognition.

Thanksgiving also invites us to reflect on life beyond our work. As important as our dealerships and customers are, we are all more than our roles. We are parents, spouses, children, friends, volunteers, mentors, and neighbors. We need time to reconnect with the people who matter most. My sincere hope is that this holiday gives you the space to rest, recharge, and enjoy meaningful moments with your family and friends.

May this season bring you joy around the table, conversations that strengthen your relationships, and quiet moments of appreciation for the blessings in your life. Whether you're traveling, hosting, or simply taking a breath away from work, I hope your Thanksgiving is filled with warmth, gratitude, and peace.

Thank you for your partnership, your trust, and the way you carry forward the Byrider mission. I'm grateful for the work you do, grateful for the customers you serve, and grateful to be part of a system built on shared values and shared purpose. As we move forward, know that we remain committed to supporting you, strengthening our foundation, and helping you achieve even greater success.

From my family to yours, I wish you a joyful, blessed, and restorative Thanksgiving. May this season remind us of what truly matters, and may it inspire us as we look to the opportunities ahead—together.

With gratitude,

*Mike Onda*



# INDUSTRY ARTICLE

## INDUSTRY INSIGHT: HOLISTIC UNDERWRITING IS RESHAPING BHPH

A recent industry commentary highlights a clear trend: the BHPH model is moving beyond credit scores and toward a **holistic underwriting approach** that evaluates the full customer story. Dealers are recognizing that credit scores only reveal what happened in the past — not why it happened or what's likely next.

### WHAT'S HAPPENING IN THE BHPH INDUSTRY



- ▶ The “approve everyone” volume-driven strategy is fading. Rising inventory costs and servicing expenses require smarter, more selective deal structures.
- ▶ Credit scores still matter, but they’re no longer enough. Dealers are assessing income stability, employment history, housing consistency, vehicle usage, and maintenance habits.
- ▶ Holistic underwriting focuses on aligning the **right vehicle, right payment, and right term** to the customer’s real-life needs and driving patterns.
- ▶ Deal structuring is becoming more precise — for example, not putting a high-mileage driver into a car already near the end of its useful life.
- ▶ The industry is shifting toward **win-win outcomes**. When customers succeed, portfolios perform better and the dealer’s model stays healthy.
- ▶ This evolution requires investment in training, technology, and stronger coordination between sales, underwriting, and service.

### WHY THIS MATTERS FOR BYRIDER

- ▶ The shift aligns directly with Byrider’s long-held philosophy of responsible financing and customer-focused deal design.
- ▶ Strong underwriting reduces risk, decreases repossessions, and leads to better overall portfolio health — key advantages for our franchise system.
- ▶ Holistic deal structuring mirrors what many of our top-performing locations already do: match vehicles and terms to the customer’s real situation, not to a one-size-fits-all formula.
- ▶ As the industry evolves, Byrider’s emphasis on consistency, process, and customer success positions us ahead of the curve.

<https://www.autoremarketing.com/bhph/commentary-beyond-the-credit-score-how-holistic-underwriting-drives-bhph-success/>

# ***HOT TOPICS!***

## **THE SEASON OF OPPORTUNITY IS HERE AGAIN— LEVERAGE TAX TIME NOW**

### ***BOOST CASH FLOW, DRIVE REPAIRS, AND KEEP MORE CUSTOMERS ON THE ROAD THIS TAX SEASON***

Tax season isn't just refund time—it's opportunity time. For used car dealers, it's one of the most powerful seasons to improve cash flow, strengthen portfolio health, and capture additional sales in what can often be a slower retail period. Here's how to make the most of it across Sales, Collections, and Service.

### ***SALES: TURN REFUND SEASON INTO RETAIL SEASON***

Tax refunds can put customers back in the buying mindset—if we help guide them there early.

#### ***KEY STRATEGIES:***

- ▶ Start early with "Tax-Time Ready" shoppers. Encourage buyers to shop now and use their future refund to secure their vehicle through Tax Deferred Installment Payments (DIPs).
- ▶ Leverage larger down payments. Customers frequently have more refund money available than they initially disclose—train teams to confidently structure deals with stronger cash down.
- ▶ Target your low-balance customers. Use tax refunds to spark trade-ins, reduce negative equity, and move more units without stressing inventory.

### ***CNAC/COLLECTIONS: GIVE CUSTOMERS A PATH BACK TO CURRENT***

Tax season is one of the best times to help struggling customers get back on track—and keep them on the books.

#### ***ACTIONABLE MOVES:***

- ▶ Provide estimated refund numbers to DQ customers and secure commitments toward their accounts before the money hits their bank.
- ▶ Use refund season to reset payment plans. A few months of steady payments combined with a tax refund commitment can bring accounts current and revive customers who would otherwise fall off.

Helping customers catch up not only lifts portfolio performance—it gives them hope and a clean slate going into spring.

## ***OUR VALUES***

- ▶ *Honesty and integrity in everything we say and do.*
- ▶ *Maintain the highest regard for each customer and associate.*
- ▶ *Develop people and promote from within.*
- ▶ *Use our collective strengths to make decisions and solve problems.*



## ***HOT TOPICS!***

### ***SERVICE: TURN “I CAN’T AFFORD IT” INTO “LET’S GET IT FIXED”***

Tax refunds are a lifeline for many customers facing repair decisions.

#### ***HOW TO MAXIMIZE SERVICE OPPORTUNITIES:***

- ▶ Offer Mechanical Deferred Installment Payments (M-DIPs) for out-of-warranty repairs, allowing customers to fix their vehicles now and apply refund dollars later.
- ▶ Reconnect with past-due M-DIP customers and build revised plans tied to their expected refunds.
- ▶ Position service as an investment, not an expense—customers are more willing to protect their vehicle when they know tax time can help cover the cost.

This approach keeps customers driving, working, and paying—strengthening both service revenue and long-term portfolio performance.



### ***THE BIG PICTURE: TAX SEASON = OPPORTUNITY SEASON***

Yes, tax season requires consistent follow-up, good documentation, and strong process. But when you combine Sales, Collections, and Service strategy into one coordinated tax-time approach, the results are significant:

- ▶ Increased cash flow
- ▶ Higher service revenue
- ▶ More customers staying on the books
- ▶ Cleaner portfolios going into Q2
- ▶ A sales lift during a typically softer season

With the right game plan, tax season becomes a powerful engine for growth—not just for your stores, but for your customers too.

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# TIP OF THE MONTH

## FRANCHISE KNOWLEDGE SHARE: COMMON REPAIRS, SMARTER FIXES, AND HOW WE SAVE MONEY TOGETHER

One of our greatest advantages as a franchise system is **scale** — dozens of shops, hundreds of technicians, and thousands of repairs happening every week. Every comeback avoided, every smarter repair discovered, and every part we learn not to buy is knowledge that can save all of us time, money, and customer frustration.

This month, we're highlighting **the most common repairs, failure patterns, and cost-saving techniques** shared across our stores. The goal: **fix smarter, prevent comebacks, and use our collective experience to avoid unnecessary replacements.** When one store learns something valuable, we all should benefit from it.

### TOP RECURRING VEHICLE ISSUES ACROSS THE FRANCHISE

Our network continues to see the same patterns in specific years, makes, and engines. When these vehicles hit your lot or service drive, plan ahead:

#### FORD

- ▶ **Focus & Fiesta (2017– & older):** DCT transmission failures; many covered up to 7 yrs / 120k miles.
- ▶ **Escape/Fusion Turbo (2019 & older):** Overheating often leads to full engine replacement.
- ▶ **Ecoboost 1.5–2.3L:** Coolant pump, head gasket failures.
- ▶ **3.5L V6:** Timing-chain-driven water pump failures.

#### GM

- ▶ **2.4L engines (Equinox, Terrain, Verano, etc.):** Heavy oil consumption & cat converter failures.
- ▶ **3.6L (Acadia, Traverse):** Timing chains, lifter wear, torque-converter failures.
- ▶ **1.4L Turbo (Cruze/Sonic/Trax/Encore):** Overheating, cracked turbos, oil cooler leaks.

#### IMPORTS

- ▶ **Kia/Hyundai (2.4L & GDI engines):** Engine wear & oil consumption — many still covered under extended warranty.
- ▶ **Nissan:** CVT failures, stepper motor issues, 3.5L engine wear.
- ▶ **Volkswagen/BMW/MINI/Volvo/Fiat:** High parts and key costs.
- ▶ **Mitsubishi Mirage:** Small engine with poor long-term durability.



# TIP OF THE MONTH

## HIGH-FREQUENCY WEAR ITEMS ACROSS ALL STORES

Regardless of vehicle brand, these components are consistently causing customer returns or recon delays:

- ▶ Catalytic converters (aftermarket units showing ~50% comeback rates)
- ▶ Wheel bearings, hubs, and suspension components
- ▶ A/C lines and rear AC failures (Chrysler/Dodge/Jeep)
- ▶ Alternators, oil leaks, seals, and gaskets
- ▶ CV axles — especially Trakmotive with acceleration shake issues
- ▶ Timing chain wear across multiple GM and Ford engines

## FRANCHISE-PROVEN FIXES & TECHNIQUES THAT CUT REPAIR COSTS

Here's where our franchise body shines — shared solutions that **replace hours of diagnostic time** and **eliminate unnecessary part replacements**.

### FORD FIXES

- ▶ **For Focus/Fusion no-start or stall:** inspect the **main fuses near battery** — they often look good but fail under load.
- ▶ **For 1.4 Turbo replacements:** always replace **ALL oil and coolant lines** with the turbo to prevent instant repeat failures.

### CHRYSLER/DODGE/JEEP FIXES

- ▶ **TIPM issues:** Use **relay relocation kits**; far cheaper than TIPM replacement.
- ▶ **3.6L engines:** Always pre-emptively replace the **oil cooler/filter housing** — they all fail and can cost an engine.
- ▶ **Dodge Journey heater cores:** **Cut and patch access lines** to avoid a full dash pull on low-value vehicles.
- ▶ **Avenger P0740:** Check the solenoid, not just the transmission.

### GM FIXES

- ▶ **17–18 Encore/Cruze/Trax turbos:** Many qualify for **free replacements up to 150k miles**.
- ▶ **AFM/VCM deletes:** dramatically reduce **lifter failures** on GM 5.3L engines.
- ▶ **Malibu (2015+):** Rear ball joint is **non-serviceable** — dealer-only part (~\$115).

### NISSAN FIXES

- ▶ **P1778 CVT code:** Start by replacing the **stepper motor (\$35)** instead of the transmission.
- ▶ **CVTs with whining noises:** A **flush with new fluid** solves it in many cases.
- ▶ **I-Key error:** Often fixed by grounding **green/black wire near hood latch**.

# TIP OF THE MONTH

## KIA/HYUNDAI FIXES

- ▶ Free engine replacements often require a **factory oil filter** on the vehicle before warranty inspection.
- ▶ Oil consumption concerns on GDI engines: Several TSBs and dealer-led tests solve issues without full replacement.

## OPERATIONAL PRACTICES THAT REDUCE COMEBACKS

These franchise-wide habits consistently separate high-performing service departments from the rest:

### 1. Use the 3 C's on every RO

Concern, Cause, Correction — clear documentation eliminates guesswork down the road.

### 2. Hold recon meetings & diagnose vehicles together

Compare technician opinions. Align on root causes. Train in real time.

### 3. Build a “No Buy / Seldom Buy” list

Avoid vehicles and parts that hurt cost, reliability, and customer satisfaction.

### 4. Maintain a shared Tech Knowledge Log

Every store inputs:

- ▶ knuckle-breaker jobs
- ▶ common car failures
- ▶ creative fixes
- ▶ bad parts with high comeback rates

### 5. Review comebacks by pattern

Ask:

- ▶ What year/make/model fails most?
- ▶ Who was the buyer? Which seller/auction?
- ▶ Who diagnosed it? What part brand failed?

Patterns save money.

### 6. Standardize item codes across all stores

Same failure = same code = clean reporting and cleaner trend data.

### 7. Ensure techs have the tools they need

When a tech lacks diagnostic equipment or a specialty tool, the comeback rate multiplies.





## ***TIP OF THE MONTH***

### ***OUR STRENGTH IS SHARED KNOWLEDGE***

Our franchise structure gives us a unique advantage: **we don't have to learn the same expensive lessons over and over.**

When one store discovers a better way to fix a Cruze turbo, diagnose a Chrysler transmission, or avoid buying the wrong Nissan, every store in the system can benefit instantly.

Sharing these wins is how we:

- ▶ Reduce recon costs
- ▶ Protect policy and warranty dollars
- ▶ Improve customer satisfaction
- ▶ Boost cycle time
- ▶ Strengthen the franchise body as a whole

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## BYRIDER IN THE NEWS!

### DRIVING GOOD: PARKERSBURG MARKS 18 YEARS WITH TOYS FOR TOTS



The Byrider Parkersburg (WV104) team kept a long-standing tradition alive this season, celebrating **18 years** of supporting the Mid-Ohio Valley Toys for Tots program.

To encourage community participation, the team offered a **free oil change** for anyone who donated a **\$10 toy**—a simple gesture that helped bring in gifts for children across **Wood, Wirt, Washington, and Pleasants counties**.

Service Regional Manager **Carolyn McConnell** shared how meaningful this partnership has been over the years, proudly noting Byrider's role in ensuring "every child deserves a little Christmas."

Kudos to the entire Parkersburg crew for showcasing what Byrider's community commitment looks like in action.

<https://www.wtap.com/2025/11/15/toys-tots-toy-drive-byrider-parkersburg/>

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# ***TRAIN-THE-TRAINER RECAP***

## **STRENGTHENING COMPLIANCE ACROSS OUR NETWORK**

Our recent Compliance Train-the-Trainer session brought together leaders from across the organization to build consistency, reinforce standards, and ensure our teams are equipped to execute every step of the customer journey with precision. Key focus areas included:

### ***WHY COMPLIANCE MATTERS***

- ▶ Protects our customers, our brand, and our ability to operate
- ▶ Reduces regulatory risk and financial exposure
- ▶ Drives trust, transparency, and long-term portfolio health

### ***BANKRUPTCY PROCESSING***

- ▶ Proper documentation and response timelines
- ▶ Ensuring accurate account handling to avoid legal complications

### ***REPOSSESSIONS & BACKOFFS***

- ▶ Adhering to state and federal regulations
- ▶ Maintaining clear communication and accurate recordkeeping

### ***CREDIT DISPUTE PROCESSING***

- ▶ Timely investigation and response requirements
- ▶ Ensuring accuracy of reported data to protect both customers and the business

### ***RED FLAGS PROGRAM & ADDRESS DISCREPANCY RULE***

- ▶ Identifying and responding to identity theft indicators
- ▶ Verifying consumer identity with consistent, documented procedures

### ***FORM EXECUTION & CLOSINGS***

- ▶ Ensuring every signature, disclosure, and document is complete
- ▶ Reducing funding delays and minimizing audit findings

### ***INSPECT WHAT YOU EXPECT***

- ▶ Reinforcing accountability through routine checks and coaching
- ▶ Ensuring policies aren't just taught — they're executed correctly

### ***CORRECTIVE ACTION***

- ▶ Addressing gaps quickly and effectively
- ▶ Using errors as opportunities for coaching and process improvement

This session equips our trainers and leaders to deliver consistent, compliant processes across all locations — strengthening our operations and protecting every customer we serve.



## FRANCHISEE BIRTHDAYS

STORE #	FRANCHISE #	NAME	DATE
MI109	MI109	Jamie Marsh	December 6
AR103	AR103	Matt Chandler	December 19
MI109	MI109	Bill Marsh	December 26
MI109	MI109	Mike Marsh	December 30

# Happy Birthday!



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# RANKINGS

## TOP 25 LOCATIONS - OCTOBER

### TOP 25 STORES THROUGH OCTOBER 2025

RANK	STORE	LOCATION	CITY, STATE	GROUP
1	IA109	IA104	Burlington, IA	Larson / Lee
2	OH130	OH140	Mansfield, OH	McPhie / Barrett
3	IA109	MO109	Springfield, MO	Larson / Sleeth
4	WI114	WI114	Wausau, WI	Kocourek / Freiboth
5	IA109	MO113	Joplin, MO	Larson / Sleeth
6	OH130	OH155	Amherst, OH	McPhie / Barrett
7	OH130	OH148	Canton, OH	McPhie / Barrett
8	AR102	AR102	Springdale, AR	Hanson
8	OH130	OH142	Wooster, OH	McPhie / Barrett
10	PA116	PA116	Palmyra, PA	Lewis
11	IA109	IA110	Des Moines, IA	Larson / Lee
12	AR103	IN127	Terre Haute, IN	Enderlin / Aldridge
13	OH130	OH152	Ashtabula, OH	McPhie / Barrett
14	SC105	SC114	Charleston, SC	Gandolfo
15	ID101	ID102	Nampa, ID	Chalfant
16	OH130	OH130	Akron, OH	McPhie / Barrett
16	IA109	IA109	Davenport, IA	Larson / Lee
18	SC105	SC105	Columbia, SC	Gandolfo
19	SC105	SC115	Greenville, SC	Gandolfo
20	MI109	MI109	Traverse City, MI	Marsh/Chevalier
21	IN116	IN116H	Evansville, IN	Wagner / Gerhart
22	OH130	OH156	Parma, OH	McPhie / Barrett
23	LA109	IN125	Kokomo, IN	Boyce
24	IN116	IN116C	Bloomington, IN	Wagner / Gerhart
25	TX112	TX129	Killeen, TX	Boone/Evans



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# TOP PERFORMERS

## TOP SALES LOCATIONS - OCTOBER 2025

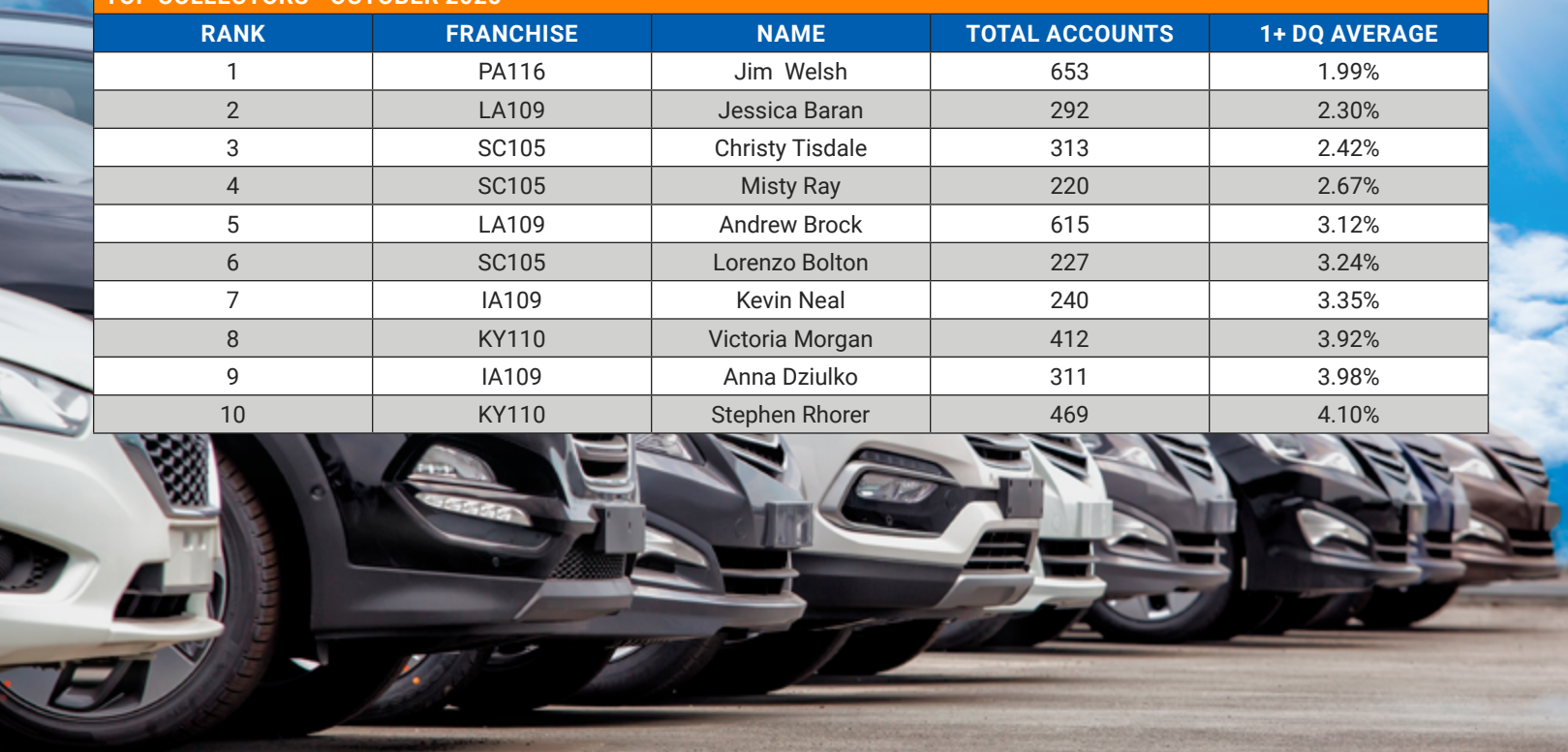
RANK	FRANCHISE	LOCATION	CITY	NET SALES
1	OH159	PA124	Monroeville, PA	72
2	OH159	OH160	Columbus, OH	50
3	IN116	IN116H	Evansville, IN	49
4	FL118	FL139	Jacksonville, FL	42
5	NC112	NC112	Charlotte, NC	41
6	OH159	PA125	Pittsburgh, PA	38
6	OH130	OH140	Mansfield, OH	38
8	OH128	WV105	South Charleston, WV	37
8	NC106	NC106	Raleigh, NC	37
8	OH128	WV109	Barboursville, WV	37

## TOP SALES ASSOCIATES - OCTOBER 2025

RANK	FRANCHISE	LOCATION	NAME	SALES
1	IL115	IL133	Dusty Kaster	41
2	MI109	MI116	Brent Pickle	36
3	TX118	TX118	Amadou Kane	33
4	IA109	IA109	Jerry Johnson	32.5
5	OH159	PA125	Troy Newton	32
6	OH159	OH161	Jeremiah Vega	31
7	OH159	OH159	Deangelo Card	30
8	IN116	IN116D	Scott Cook	28
9	OH130	OH140	Caeden Jacobs	27
10	IL115	IL121	Richard Belanich	26
10	MI109	MI113	Steven Hutchison	26

## TOP COLLECTORS - OCTOBER 2025

RANK	FRANCHISE	NAME	TOTAL ACCOUNTS	1+ DQ AVERAGE
1	PA116	Jim Welsh	653	1.99%
2	LA109	Jessica Baran	292	2.30%
3	SC105	Christy Tisdale	313	2.42%
4	SC105	Misty Ray	220	2.67%
5	LA109	Andrew Brock	615	3.12%
6	SC105	Lorenzo Bolton	227	3.24%
7	IA109	Kevin Neal	240	3.35%
8	KY110	Victoria Morgan	412	3.92%
9	IA109	Anna Dziulko	311	3.98%
10	KY110	Stephen Rhorer	469	4.10%



# ASSOCIATE SPOTLIGHT

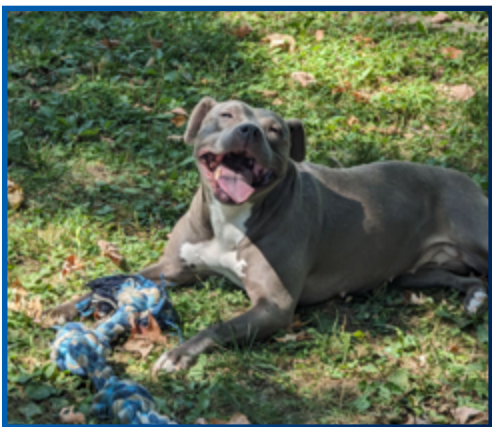
## KEN VOELKER— SERVICE DESK SPECIALIST II

Hello! My name is Ken Voelker, I'm 32 and have been an employee at Byrider for 10 years now. I started working for Byrider in Dealer Services and the Prompt Payment Center back in 2015, the "Express Lane" for customer payments, as it was called, and after earning a position on the Service Desk, I developed numerous skills for IT and technology in general, gaining a deep knowledge and understanding of the Discover system. I've made many connections and friends here at Byrider, and continue to help the everyday employee try to understand the intimidating wall that is Discover Software.

On a personal level, I'm a man of rotating interests rooted mostly in video game culture, and have recently rekindled my teenage sci-fi passions of Star Wars and Halo by having discovered Warhammer 40,000. You might find me bringing in my models to the office, as I sometimes like to play at a local game store after work. For folks who are familiar with the hobby, I play the Adeptus Mechanicus, though I learned to play the game with Ultramarines.



I am married to my lovely High-School sweetheart, Donna, and have been married to her as long as I've worked at Byrider! We both enjoy gaming together and love to spend our evenings either playing computer games together, such as Final Fantasy XIV, or board and card games. We are kept warm during these colder seasons by our three lovely animals; We have two cats, Espurr and MaoMao (A smoky grey and black cat, respectively), and a timid Pitbull named Willow.



It's always a pleasure to assist you all in your day-to-day efforts, and if you ever need help with anything Discover-related, I'm only a phone call away!



# FRANCHISEE SPOTLIGHT

## CONGRATULATIONS TO OUR AWARD WINNERS

AWARDS	WINNER	STORE ID	NAME
Commitment to Excellence	Dale Boone		
Best Advancement Award	Terre Haute, IN	IN127	Aldridge/Enderlin
Most Improved Advancement Award	Pinellas Park, FL	FL154	Kagiliery/Thompson
TOP COMPLIANCE AWARD			
	Boise, ID	ID101	Chalfant
	Terre Haute, IN	IN127	Aldridge/Enderlin
	Joplin, MO	MO113	Sleeth/Larson
	Columbia, MO	MO114	Sleeth/Larson
	Des Moines, IA	IA110	Lee/Larson
Compliance Most Improved	Farmington, MO	MO115	West
Top Store In Customer Satisfaction	Panama City, FL	AL106 - FL161	Locklear/Williams
Most Improved In Customer Satisfaction	Clarksburg, WV	OH128-WV106	Morris
TOP SALESPERSON			
Christian Bolivar	East Dundee/IL	IL115/IL125	Burgstone
Christina Byerley	Springfield/MO	IA109/MO109	Sleeth/Larson
Jeremy Lewis	Columbus, OH	OH159/OH160	CCJ
TOP COLLECTOR			
Marlene Clark	Fort Smith, AR	AR103	Aldridge/Enderlin
Victoria Morgan	Elizabethtown, KY	KY110	Garber/Dodson
Jim Welsh	Palmyra, PA	PA116	Lewis
TOP SERVICE MANAGERS			
Jeremy Dodson	Elizabethtown, KY	KY110/KY110	Garber/Dodson
Dylan Hickey	Killeen, TX	TX112/TX129	Boone/Evans
Zachary Pollert and Ashley Gussler	Terre Haute, IN	AR103/IN127	Aldridge/Enderlin
FOUNDERS AWARD			
10 Years	Charlotte, NC	NC112	McPhie/Johnson
30 Years	Burlington, IA	IA104	Larson Group
PRESIDENT'S AWARDS			
1	Terre Haute, IN	AR103 IN127	Aldridge/Enderlin
2	Burlington, IA	IA109 IA104	Larson/Lee
3	Mansfield, OH	OH130 OH140	McPhie/Barrett
4	Wausau, WI	WI114 WI114	Kocourek/Freiboth
5	Springfield, MO	IA109 MO109	Larson/Sleeth
6	Joplin, MO	IA109 MO113	Larson/Sleeth
7	Springdale, AR	AR102 AR102	Hanson
8	Ashtabula, OH	OH130 OH152	McPhie/Barrett
9	Canton, OH	OH130 OH148	McPhie/Barrett
10	Charleston, SC	SC105 SC114	Gandolfo
MOST IMPROVED			
Most Improved – Single Point	Meridian, CT	CT103	Merriam/Garafola
Most Improved – 2-3 Locations	Boise, ID	ID101	Chalfant
Most Improved – 4+ Locations	Longview, TX	TX112	Boone/Evans
FRANCHISE OF THE YEAR			
FRANCHISE OF THE YEAR – Single Point (1)	Wausau, WI	WI114	Kocourek/Freiboth
FRANCHISE OF THE YEAR – 2-3 Locations (1)	Columbia, SC	SC105	Gandolfo
FRANCHISE OF THE YEAR – 4+ Locations (1)	Burlington, IA	IA109	Larson/Lee/Sleeth



# UPCOMING EVENTS

## ► **PROJECTION MODEL TRAINING AT THE FSC**

### **Session 1: Registration Closes November 21, 2025**

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- December 16th-17th, 2025
- Tuesday from 9:00 AM to 4:00 PM
- Wednesday from 9:00 AM to 4:00 PM

### **Session 2: Registration Closes December 19, 2025 (FULL)**

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- January 13th-14th, 2026
- Tuesday from 9:00 AM to 4:00 PM
- Wednesday from 9:00 AM to 4:00 PM

## ► **SAVE THE DATE:**

### **2026 March 20-Group**

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- March 8th-10th, 2026
- Marriott Resort Fort Lauderdale



## **OUR VALUES**

- *Honesty and integrity in everything we say and do.*
- *Maintain the highest regard for each customer and associate.*
- *Develop people and promote from within.*
- *Use our collective strengths to make decisions and solve problems.*

# CONVENTION RECAP

Earlier this month, we Saddled Up for Success in Scottsdale, Arizona, for our 2025 Annual Convention. Franchisees, vendor partners, and our FSC team came together to celebrate the big wins, share new ideas, and saddled up for an even stronger year ahead.

## GENERAL SESSION HIGHLIGHTS

- ▶ Mike kicked things off by giving an overview of how we're building momentum across the network. We've revamped our direct franchisee support model and helped grow earnings and improve most associated metrics Year Over Year. We've delivered a new ARE scorecard, kicked off an initiative that will modernize and enhance our entire technology stack, and developed new websites optimized for SEO.
- ▶ John detailed the DiscoverPro plan to modernize Discover for better performance with CleanSlate Technology Group as our partner.
- ▶ Kelly gave an update on the 99 new websites launched which have improved our SEO results!
- ▶ The owners also engaged in a fireside chat providing updates and insights into the past year and what their vision is for the future.



## EXHIBIT HALL

We had 44 vendor partners participate in our exhibit hall this year, including many long term partners and a handful of first year partners. View a digital version of the Vendor Exhibitor Guide to learn more about our vendor partners and how they can support your business.

## WORKSHOPS

This year we had 10 vendor partners present workshops to our franchisees. Copies of their presentations can be found on the convention website.

## ROUND TABLES

We started the round table sessions with 3 vendor panels made up of our Silver Sponsors and above, who discussed how they can assist our franchisees with the following: Sales & Marketing, Parts & Vehicle Acquisitions and Mitigating Losses. Our franchisees then broke out to share best practices and real-world strategies on those same hot topics.

## AWARD WINNERS

Congratulations to this year's award winners! We look forward to seeing who gets up on stage next year!

# VENDOR OF THE MONTH

THANK YOU TO ALL OUR VENDOR PARTNERS WHO PARTICIPATED IN THIS YEAR'S CONVENTION!

## PRESENTING PARTNER



### PLATINUM



### DIAMOND



### GOLD



### SILVER



### BRONZE



## OUR VALUES

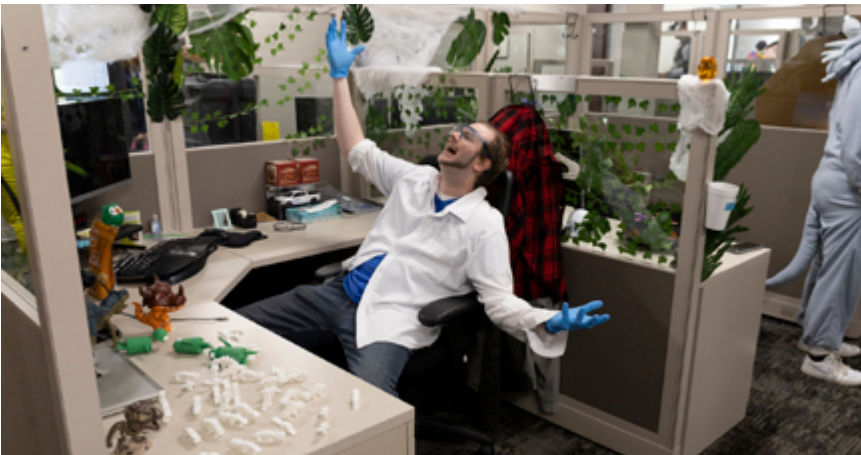
- ▶ Honesty and integrity in everything we say and do.
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# TEAM COMMITTEE UPDATE

## OFFICE TRICK OR TREATING

Our FSC team hosted kids from Little Star ABA Therapy as they Trick 'R' Treated through the office. Our team decorated their desks and dressed up as well!





# IT UPDATE

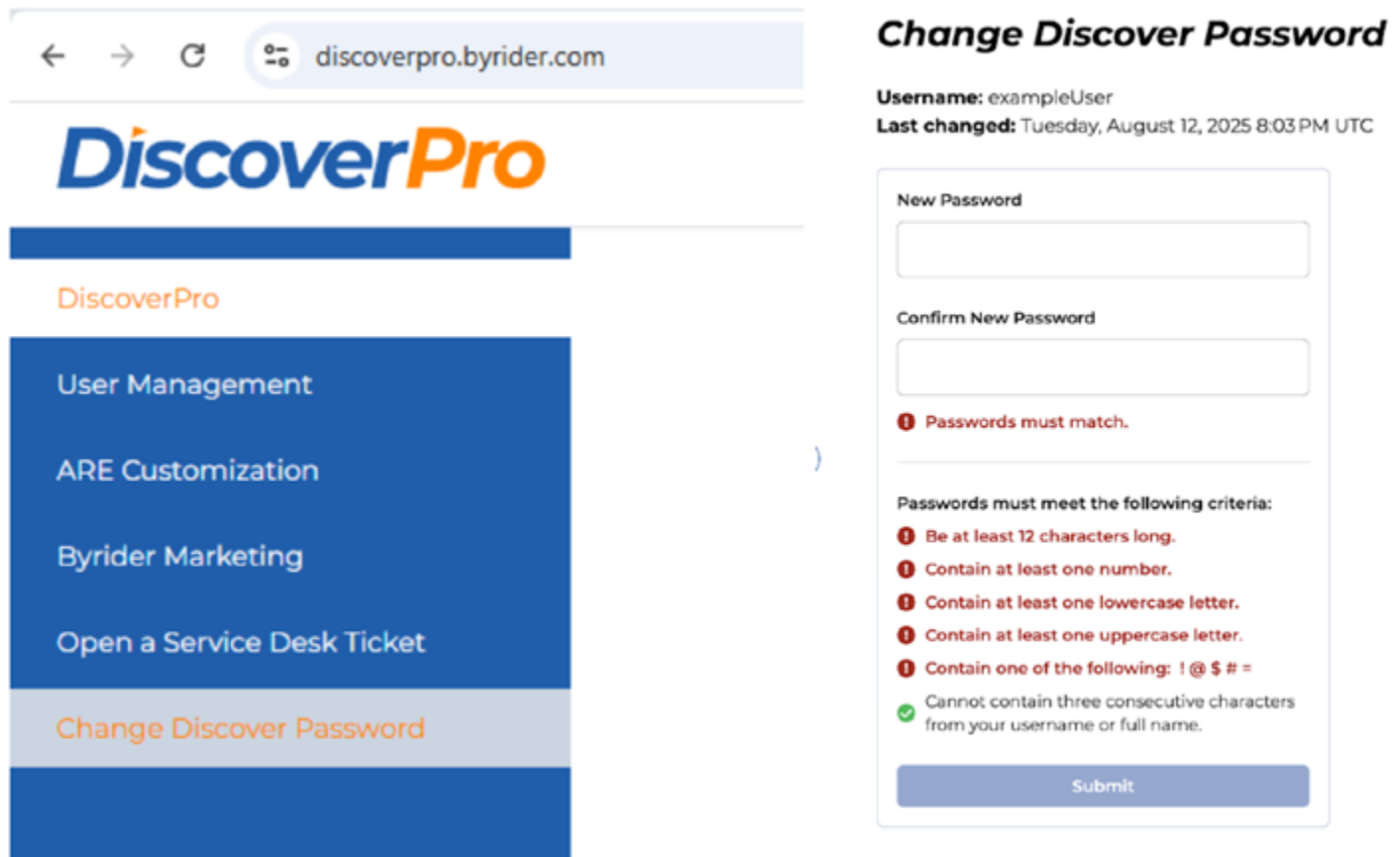
## DID YOU KNOW?

We have released a new feature on DiscoverPro:

You can now reset your Discover password quickly and easily at [discoverpro.byriders.com](https://discoverpro.byriders.com).

This self-service option requires you to login using your Byrider gmail account and then allows immediate access to resetting your Discover password.

**TRY IT THE NEXT TIME YOU HAVE AN EXPIRED OR FORGOTTEN PASSWORD!**



The screenshot shows a web browser window with the address bar displaying [discoverpro.byriders.com](https://discoverpro.byriders.com). The DiscoverPro logo is at the top left. A sidebar menu on the left contains the following items: DiscoverPro, User Management, ARE Customization, Byrider Marketing, Open a Service Desk Ticket, and Change Discover Password (which is highlighted). The main content area is titled 'Change Discover Password'. It shows the username 'exampleUser' and the last change date 'Tuesday, August 12, 2025 8:03 PM UTC'. Below this are two input fields: 'New Password' and 'Confirm New Password'. A red error message states 'Passwords must match.' Below the fields, a list of password criteria is provided: 'Passwords must meet the following criteria: Be at least 12 characters long. Contain at least one number. Contain at least one lowercase letter. Contain at least one uppercase letter. Contain one of the following: ! @ \$ % =. Cannot contain three consecutive characters from your username or full name.' A 'Submit' button is at the bottom of the form.

**Change Discover Password**

Username: exampleUser  
Last changed: Tuesday, August 12, 2025 8:03 PM UTC

New Password

Confirm New Password

**Passwords must match.**

Passwords must meet the following criteria:

- Be at least 12 characters long.
- Contain at least one number.
- Contain at least one lowercase letter.
- Contain at least one uppercase letter.
- Contain one of the following: ! @ \$ % =
- Cannot contain three consecutive characters from your username or full name.

Submit



# MARKETING UPDATE

## WEBSITE INSIGHTS: WHAT EARLY DATA IS TELLING US ABOUT CUSTOMER BEHAVIOR

Although it's still early, the initial data from our new websites is already revealing valuable insights into the customer journey once visitors land on a Byrider site. One finding stands out above the rest: **which pages customers spend the most time on.**

### INVENTORY PAGES DOMINATE ENGAGEMENT

As of November 18th, Byrider location sites have generated **over 541,000 page views** according to Google Analytics. Of these, approximately **278,000 views came from inventory search pages**—meaning **51% of all page views** are tied directly to vehicle browsing.

This makes one thing very clear: **inventory is the first thing customers explore when they discover your dealership online.** It's the heart of the digital showroom and the starting point for most shoppers' online journey.

### HOW DEALERSHIPS CAN TURN VIEWS INTO LEADS

Every dealership has the ability to influence how effectively inventory moves customers further down the sales funnel. The way your vehicles are displayed—photos, descriptions, pricing, and variety—can determine whether a visitor simply browses or takes action. Consistent, professional photos immediately improve consumer trust and drive more clicks.

**STRENGTHEN YOUR VEHICLE PHOTOS:** High-quality, consistent photos make a huge difference in engagement.

- ▶ **15–20 photos per vehicle**, covering interior, exterior, dashboard, tires, engine, and more
- ▶ Include detail shots like tire tread depth, touchscreens, key fobs, and the VIN sticker
- ▶ Keep angles and backgrounds consistent across vehicles
- ▶ Use **recent, seasonal photos**—no snow in July
- ▶ Consider using the **HomeNet background enhancement tool** to clean up image presentation:

**IMPROVE YOUR VEHICLE DESCRIPTIONS:** A strong description can turn curiosity into a lead. Good descriptions help customers justify why a vehicle fits their needs and budget.

- ▶ Vehicle history highlights (e.g., one-owner, accident-free)
- ▶ Reconditioning work completed
- ▶ Key benefits of the make/model
- ▶ Warranty details
- ▶ Clear, readable descriptions (AI tools like ChatGPT can help—just review before posting)

**EVALUATE INVENTORY QUANTITY AND QUALITY:** Inventory levels and mix directly impact online engagement. Lower inventory levels not only reduce customer options but also lead to lower site engagement KPIs, which ultimately impacts conversion rates.

- ▶ Do you have enough inventory to offer meaningful choice for different buyer types?

# MARKETING UPDATE

- ▶ How do your inventory levels compare to nearby competitors—especially other independents and BHPH lots?
- ▶ If pricing is shown, is it clear why a vehicle is priced the way it is?
- ▶ How does your pricing compare in the market?
- ▶ Is your mix of cars, trucks, and SUVs aligned with shopper demand—especially before they enter the app?

## **WE CAN USE WEBSITE METRICS TO UNDERSTAND VEHICLE APPEAL**

Your website data provides powerful indicators of what customers find interesting and where improvements can be made.

### **SRP & VDP VIEWS**

More vehicles—and higher-quality vehicles—typically lead to more SRP and VDP views.

Higher page engagement signals site relevance to Google and increases the likelihood a shopper will submit a lead, make a call, or visit your dealership.

### **SRP → VDP CLICK-THROUGH RATE**

A healthy SRP-to-VDP click-through rate (CTR) on a typical auto website is **1.5%–3%**.

Our Buy Here Pay Here sites, however, are currently achieving an exceptional **30% CTR**, meaning shoppers click through to individual vehicles at **10–20x the industry average**.

This reinforces:

- ▶ Shoppers come to Byrider with clear intent
- ▶ Inventory is the central focus of their online experience
- ▶ Well-merchandised vehicles dramatically increase customer engagement

When combined with high volumes of inventory searches, the conclusion is simple:

**Inventory is the centerpiece of the customer journey.**

### **TIME SPENT ON VDP PAGES**

More time on VDP pages = higher interest.

It also boosts key Google engagement metrics that help improve site performance and optimization opportunities.

## **INVENTORY IS CRITICAL**

Take a moment to evaluate your current inventory:

- ▶ Quantity
- ▶ Quality
- ▶ Merchandising
- ▶ Presentation

## **IS YOUR INVENTORY WORKING FOR YOU—OR AGAINST YOU—ONLINE?**

With over half of all customer interactions happening on inventory pages, ensuring vehicles are properly displayed is essential to capturing and converting leads.

### **REMINDER:**

**Phase 4** of the website rollout will begin redirecting traffic from Byrider.com on **November 24th**.

# COMPLIANCE UPDATE

## BANKRUPTCY ALERT: WHAT TO DO THE MOMENT YOU RECEIVE A FILING NOTICE

When a customer files for bankruptcy, timing and accuracy matter. The actions taken in the first 24 hours can determine whether your organization stays compliant — or faces costly violations of the Automatic Stay, one of the most powerful protections in U.S. bankruptcy law.

For CNAC understanding these requirements is essential. Below is a guide to the steps you must take immediately after receiving a bankruptcy notice.

### **CONFIRM THE FILING THROUGH PACER**

The first step is always verification.

PACER — the federal court's online portal — is the only authoritative source for confirming the bankruptcy details. Once you verify the filing:

- ▶ Record the case number
- ▶ Note the chapter type (7 or 13)
- ▶ Document the filing date
- ▶ Capture the debtor's attorney information
- ▶ Update the Bankruptcy Maintenance Application in Discover with all information
- ▶ Document the account notes

Accurate intake ensures that we stop all prohibited activity immediately and handles the account correctly throughout the process.

### **COMPLY WITH THE AUTOMATIC STAY (BEGINS IMMEDIATELY)**

The Automatic Stay goes into effect the moment a bankruptcy petition is filed. It serves as a court-ordered freeze on collection activity. This is not optional — it is a federal mandate, and violations can lead to fines, court sanctions, attorney fees, punitive damages and reputational harm. Once the stay is active, all collection activity must stop, including:

- ▶ Calling, texting, or sending collection letters
- ▶ Processing automatic payments (ACH, auto-debit, recurring card payments) - You must stop autopay immediately unless the debtor reaffirms the debt or provides new written authorization after filing.
- ▶ Repossessing or selling a vehicle
- ▶ Filing or continuing lawsuits
- ▶ Wage or bank account garnishments
- ▶ Reporting new negative credit information tied to the debt

The only exception is when CNAC obtains **Relief From the Stay**, which requires a petition and court approval.



# COMPLIANCE UPDATE

## MANAGE INSURANCE REQUIREMENTS CORRECTLY

A bankruptcy filing does not cancel the underlying contract. The debtor must still maintain:

- ▶ Full coverage insurance
- ▶ Comprehensive and collision
- ▶ Any contract-specific insurance obligations

However, communication rules change under the Automatic Stay: Best Practice is to Notify the debtor's attorney or bankruptcy trustee.

If insurance has lapsed or the vehicle is at risk, consult legal counsel immediately and evaluate whether to seek Relief From the Stay to protect the collateral. Repossession or direct communication without proper approval can violate federal law.



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# RECRUITING UPDATE

## FIVE REASONS COMPANIES THRIVE WHEN THEY HIRE MILITARY VETERANS

Veterans bring discipline, adaptability, and teamwork — qualities that make them exceptional leaders in the civilian workplace. As a former U.S. Army infantry officer and now CEO of Advance Auto Parts, I've seen how military experience develops resilient, mission-driven professionals.

### WHY HIRE VETERANS

1. **Leadership Under Pressure:** Veterans are trained to make critical decisions in high-stakes situations. In business, this translates to steady leadership, strong crisis management, and the ability to navigate uncertainty.
2. **Strong Work Ethic:** Military service builds responsibility, perseverance, and commitment. Veterans consistently raise performance standards through reliability, accountability, and pride in their work.
3. **Adaptability:** Service members learn to pivot quickly in changing environments. Their ability to assess situations, adjust strategies, and stay calm under pressure is invaluable in fast-moving industries.
4. **Team-First Mindset:** Veterans know success is built on trust and collaboration. They bring a culture of teamwork, conflict resolution, and leading by example.
5. **Technical & Leadership Skills:** Modern military roles require advanced technical expertise — from cybersecurity to logistics. Combined with hands-on leadership experience, veterans fill critical skill gaps in today's workforce.



Read more on this topic [here](#)