

# OUR PURPOSE

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



# THE DRIVE FORWARD!

VOLUME 12 NOW AVAILABLE!

## INSIDE THIS ISSUE

**Mike Onda Opening**

**Industry Article**

**Hot Topics**

**Tip of the Month**

**Byrider in the News!**

**Dealer Recognition Spotlight**

**Train-the-Trainer Recap**

**Franchisee Birthdays**

**Rankings**

**Top Performers**

**New Associate Spotlight**

**Associate Spotlight**

**Upcoming Events**

**Vendor of the Month**

**TEAM Committee Update**

**IT Update**

**Compliance Update**

**Recruiting Update**

**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 close out December and look back on 2025, I want to talk about where we've won, where we have work to do, and why I'm optimistic about what's ahead.

This has been a year of both challenges and real progress. In an environment where the broader subprime auto space has seen rising delinquencies and significant volatility, your disciplined execution of the Byrider program has kept our portfolio performance comparatively stable. That's not luck. It's the result of thousands of daily decisions: underwriting within the box, working your queues, following up on service, and doing the unglamorous, consistent work that protects both customers and capital. In a tough market, stable performance is a major win.

We've also seen a re-ignition of energy and momentum across the Byrider system. Over the last year, we've overhauled how our franchise support teams show up for you—more proactive, more hands-on, and more focused on helping you execute the model at a high level. At the same time, I've seen a real step-change in how franchisees are supporting each other:

- ▶ Stronger, more candid collaboration in 20 Group meetings and composite reviews
- ▶ More calls, texts, and best-practice sharing between operators outside of formal meetings
- ▶ A growing sense that we're one system, not 100 separate businesses

That kind of peer-to-peer engagement is a competitive advantage you can't buy, and it's been one of the most encouraging developments of 2025.

At the same time, we all know we have work to do on the demand side. Traffic is down across the industry. Application counts are under pressure. That's not unique to Byrider; it's a broader market reality. But going into next year, our mindset has to be: control what we can control and maximize every opportunity.

That means:

- ▶ Continuing to invest in brand awareness campaigns to complement the strong digital marketing work you're already doing locally
- ▶ Getting more positive stories into the market about how you and your teams are improving customers' lives—helping people keep jobs, support families, and rebuild credit when other lenders have said no
- ▶ Supplementing digital lead generation with "old school" efforts: community outreach, local partnerships, referral programs, and consistent follow-up with past customers and prospects

The fundamentals of our business haven't changed: if we bring more of the right people into our dealerships and put more high-quality, well-structured deals into our portfolios, everyone wins—customers, franchisees, employees, and the brand.

As we close the year, I want to say thank you. Thank you to our franchise owners for your investment, your resilience, and your willingness to adapt. Thank you to your managers, sales teams, underwriters, collectors, service technicians, and office staff—the people who make the Byrider promise real for customers every day.

We have a solid foundation, a more connected system, and a clearer sense of what works. If we take the discipline we showed in 2025 and pair it with a renewed focus on driving traffic and telling our story, 2026 will be an even better year!

I appreciate everything you've done this year, and I'm excited to see what we accomplish together in the year ahead.

Thank you, and happy holidays to you and your families.

With gratitude,

*Mike Onda*



# INDUSTRY ARTICLE

## Q4 TAX FILING STRATEGIES THAT CAN BOOST DEALERSHIP PROFITABILITY

As the year wraps up, Q4 offers dealerships a critical window to make tax-smart decisions that can significantly impact profitability. This article featured in the December issue of Auto Remarketing highlights several proactive strategies that operators should consider before December 31.

### KEY STRATEGIES FOR DEALERSHIPS

▶ **Accelerate Deductible Expenses**

Move planned expenses—advertising, vendor services, maintenance, professional fees—into the current year so they are fully deductible.

▶ **Make Strategic Asset Purchases**

If you plan to acquire equipment, technology, vehicles, or other fixed assets, purchasing and placing them in service before year-end can unlock benefits from accelerated depreciation rules (including Section 179).

▶ **Optimize Income & Expense Timing**

Depending on your accounting method, dealerships may benefit from deferring certain income to next year or accelerating expenses into this year to optimize taxable income.

▶ **Maximize Retirement Contributions**

Owners and operators can reduce taxable income by ensuring retirement plan contributions are maximized before year-end deadlines.

▶ **Conduct a Year-End Tax Review**

A Q4 “tax check-up” helps identify opportunities before they close: analyzing projected income, preparing financial statements, reviewing depreciation schedules, and confirming outstanding expenses.

### WHY THIS MATTERS

These Q4 strategies can directly improve after-tax profitability, strengthen cash flow going into the new year, and eliminate surprises during tax season. Whether you’re a single-point operator or managing multiple rooftops, proactive tax planning is one of the most effective financial tools to enhance year-end performance.

<https://digital.autoremarketing.com/december-2025/page-57>

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# HOT TOPICS!

## THE IMPORTANCE OF THE SALES FUNNEL BUDGET

As we continue to rely more heavily on data to guide decisions, one thing has become clear: **a sales funnel without a budget is just history, not a plan.**

The **Sales Funnel Budget** is the foundation that connects your sales goals, lead strategy, underwriting outcomes, and profitability into one clear roadmap. It turns Looker dashboards from something you review into something you can actually manage.

Simply put—if **your funnel isn't budgeted, your reports can't tell the full story.**

### TURNING GOALS INTO A PLAN

The Sales Funnel Budget is more than setting a monthly sales target. It forces alignment across the entire sales process by answering key questions:

- ▶ How many cars do we plan to sell each month?
- ▶ Where will our leads come from?
- ▶ How well should those leads convert?
- ▶ What tier mix are we expecting?
- ▶ What approval, sold-to-approved, and back-off rates support our goals?

When these questions are answered up front, expectations become clear, accountability improves, and decision-making becomes proactive instead of reactive.

### WHY THIS IS CRITICAL FOR LOOKER

Looker dashboards are designed to show **pacing and variance against plan**—but they require budget inputs to do that effectively.

Once your Sales Funnel Budget is completed and submitted, it powers several key Looker views, including:

- ▶ **Sales Funnel performance**
- ▶ **Sales comparisons**
- ▶ **Pacing and variance summaries**

With budgets in place, you can quickly see where performance is off:

- ▶ **Is the issue lead volume?**
- ▶ **Conversion by source?**
- ▶ **Approval rates by tier?**
- ▶ **Sold-to-approved?**
- ▶ **Back-offs?**

Without a budget, those same dashboards only tell you what already happened.

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# HOT TOPICS!

## COMPLETING THE SALES FUNNEL BUDGET: THE BIG PICTURE

The process starts with **monthly net sales goals** and works backward through the funnel:

- ▶ Lead mix by source (must total 100%)
- ▶ Conversion rates by lead type
- ▶ Application mix by tier (must total 100%)
- ▶ Approval rates by tier
- ▶ Sold-to-approved by tier
- ▶ Back-off percentage and average gross by month

Franchise averages and benchmarks provide a strong starting point, and Looker should be used throughout the process to validate assumptions against real performance.

Once entered, it's critical to **validate the output**:

Do the total leads, applications, approvals, and sales make sense?

If not, adjust assumptions—not the outcome.

## FROM BUDGET TO BUY-IN

**A Sales Funnel Budget only works if it's shared and used.**

After completion:

- ▶ Review it with store leadership
- ▶ Confirm accuracy and alignment
- ▶ Break goals down by salesperson
- ▶ Share expectations with the full team

Once finalized, submit the budget through a Service Desk ticket so it can be loaded into Looker and used for pacing and variance reporting.

## THE BOTTOM LINE

The Sales Funnel Budget is not extra work—*it's the playbook*.

It aligns goals with reality, connects strategy to execution, and gives Looker the inputs it needs to become a true management tool. If it's not budgeted, it can't be paced. And if it's not in the funnel, it won't show up in the reports.

**Plan the work. Work the plan. Let the funnel guide the way.**

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# TIP OF THE MONTH

## SERVICE AT CONVENTION: WHAT WE LEARNED & WHAT WORKS

This year's Byrider Convention workshops and service roundtable reinforced a clear message: **strong service operations protect the portfolio, improve customer experience, and drive profitability across the entire business.** From technician training and smarter repairs to parts strategy, customer communication, and recon discipline, the sessions delivered practical takeaways every store can apply immediately.

Below are the most impactful lessons shared—and how they translate into day-to-day execution in our service departments.

### 1. TECHNICIAN TRAINING IS A BUSINESS STRATEGY, NOT AN EXPENSE

One of the strongest themes from the convention was that technician training directly drives recon speed, comeback rates, warranty spend, and retention. High-performing shops don't leave development to chance—they have structure and training plans.

#### KEY TAKEAWAYS:

- ▶ Training must be **data-driven**, using Service Dashboard metrics like productivity, efficiency, recon hours, and policy/warranty spend to identify gaps.
- ▶ Successful stores use **skill matrices** (Novice → Advanced → Lead Tech) so technicians know exactly what growth looks like.
- ▶ Short, frequent training wins: 15-minute weekly huddles, "fix of the week," and real RO "game film" reviews.
- ▶ Tools matter just as much as training—availability, calibration, and access eliminate bottlenecks.

#### BOTTOM LINE:

Tools + Knowledge + Coaching + Accountability = a winning shop culture. Stores that invest consistently in their technicians see faster turns, fewer comebacks, and stronger retention.

### 2. FIX SMARTER—NOT CHEAPER—TO REDUCE COMEBACKS

The AutoZone / ALLDATA sessions reinforced a hard truth for BHPH operations: **cheap repairs can become expensive repairs later.**

#### WHAT STOOD OUT:

- ▶ Certain vehicles and components can fail across the franchise (e.g., Ford DCT transmissions, GM 2.4L oil consumption, aftermarket catalytic converters).



## TIP OF THE MONTH

- ▶ Aftermarket cats alone can carry **~50% comeback rates**, reminding everyone to follow the burn in process suggested in an earlier article this year.
- ▶ Many high-dollar repairs can be avoided with **diagnostic discipline**—test before replacing.
- ▶ Field-proven “smart fixes” (relay relocation kits, pre-emptive oil cooler replacement, recrimping lines vs. replacing) save hours and dollars when applied correctly.

### **BEST PRACTICES TO IMPLEMENT NOW:**

- ▶ Standardize item codes across stores.
- ▶ Use SR3 and comeback reports to identify patterns.
- ▶ Maintain and share a “**No Buy / Seldom Buy**” list across the franchise.
- ▶ Diagnose early in the day to keep parts flowing and bays productive.

Smart repairs protect customers, reduce downtime, and protect every loan on the lot.

### **3. SERVICE PHONE CALLS SET THE TONE BEFORE THE CAR EVER ARRIVES**

The Service Calls workshop reminded us that **70% of customer impressions are formed before they walk into the service department**. In a BPH environment, that moment affects trust, retention, and even payment behavior.

#### **The winning framework:**

#### **Empathy → Accuracy → Process**

- ▶ Start with empathy—acknowledge frustration and reassure the customer.
- ▶ Gather facts without diagnosing over the phone.
- ▶ Use the **3 C's: Concern, Cause, Correction**.
- ▶ Set expectations and close with confidence.

Poor calls lead to lost trust, missed payments, negative reviews, and avoidable escalations. Strong calls turn stressed customers into cooperative partners.

#### **ACTION STEP:**

Record, review, and role-play service calls regularly. Coach tone, pacing, and listening—not just scheduling efficiency.

### **4. PARTS & VENDOR MANAGEMENT IS WHERE HIDDEN PROFIT LIVES**

Workshops and roundtable discussions highlighted that **parts control is one of the fastest ways to improve service margins without cutting quality**.

#### **WHAT TOP STORES DO DIFFERENTLY:**

- ▶ Quote multiple vendors and document pricing.
- ▶ Track part failure rates and comeback trends
- ▶ Use Just-In-Time parts processes and control cores aggressively.

# TIP OF THE MONTH

- ▶ Stock parts **only when they save time and money.**
- ▶ Review estimates vs. actuals and hold teams accountable.

Lost cores, unmanaged POs, and unreviewed vendor pricing quietly erode margins. Tight processes protect profitability.

## 5. RECON & ASSET MANAGEMENT MUST STAY CONNECTED

The Service Roundtable reinforced that recon decisions ripple through Sales, Underwriting, and Collections. **Every car is a loan in motion.**

### KEY INSIGHTS:

- ▶ Recon quality matters and can affect customer trust, limit comebacks
- ▶ Data should guide buying decisions: review sold performance by make/model, recon cost, policy/warranty, and customer pay.
- ▶ Balance recon cost with comeback prevention—**smart reconditioning beats cheap reconditioning.**

High-performing stores link service KPIs to the bigger picture: portfolio health, customer satisfaction, and long-term performance.

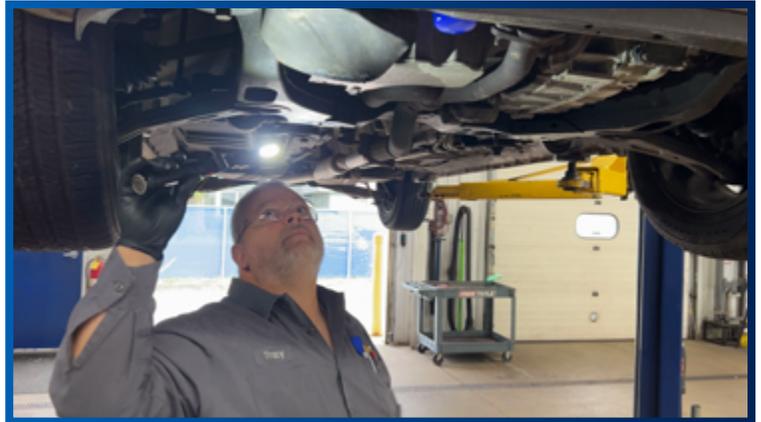
## THE BIG TAKEAWAY

Across every workshop and roundtable, one message was clear:

- ▶ ***Strong service operations don't just fix cars—they protect customers, portfolios, and profits.***

Training your people, fixing vehicles the right way, managing parts intelligently, communicating with empathy, and using data to guide decisions are not optional. They are the foundation of sustainable success in the Byrider system.

Now the opportunity is simple: **take what was shared, apply it locally, and keep the knowledge moving across the franchise.**



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# BYRIDER IN THE NEWS!

## BYRIDER HONORS TOP OPERATORS AT 2025 FRANCHISE CONFERENCE

### WHAT HAPPENED

- ▶ Byrider honored more than a dozen of its buy-here, pay-here franchise dealership operators at its annual convention held earlier this month in Scottsdale, Arizona.
- ▶ The event recognized performance across multiple metrics — from overall operational excellence to customer satisfaction, improvement over time and advancement rates.



### AWARD HIGHLIGHTS

- ▶ Franchise of the Year — Best overall performance based on internal store rankings and contributions to the Byrider franchise community:
  - 4+ locations: Russ Larson, Jeff Lee & Winston Sleeth (Iowa & Missouri)
  - 2-3 locations: Jonathan Gandolfo (South Carolina)
  - Single location: Keith Kocourek & Jennifer Freiboth (Wausau, Wisconsin)
- ▶ President's Awards — Recognized the top 10% of stores nationally, including high performers in Indiana, Iowa, Ohio, Wisconsin, Missouri, South Carolina, and Arkansas.

# BYRIDER IN THE NEWS!

- ▶ Most Improved Award – Given to stores that showed the most improvement from 2024 to 2025:
  - *Single-point store: Jeff Merriam & Dennis Garafola (Meriden, Connecticut)*
  - *2–3 location operation: John Chalfant (Boise, Idaho)*
  - *4+ location operation: Dale Boone & Bill Evans (Longview, Texas)*
- ▶ Advancement Award – Highlighting commitment to customer progress through the program: awarded to Shannon Aldridge & Matt Enderlin (Terre Haute, Indiana) for the most per-capita contract completions.
- ▶ Customer Satisfaction Award – Given to The Locklear Group for its operation in Panama City, Florida.

These recognitions reflect what strong execution looks like across our Byrider system. Stores that stay disciplined on fundamentals, underwriting within the box, managing service proactively, and keeping customer advancement at the center of decisions, continue to perform at a high level. Consistency, accountability, and attention to detail remain the common threads among our top-performing operators across the franchise.

Despite broader industry headwinds, including rising acquisition costs, affordability pressure, and ongoing market volatility, our system continues to demonstrate stability where it matters most. Strong portfolio performance, positive customer outcomes, and disciplined operations across our markets reinforce that the Byrider model works when it is executed with intention and consistency. The focus remains on doing the basics well every day and letting the results follow.



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# DEALER RECOGNITION SPOTLIGHT

A few of our dealers were recognized as the Best Used Car Dealer in their respective locations. Byrider Bowling Green, KY, and Joplin, MO have been named **Best Used Car Dealer for 2025** earning top honors in the BusinessRate BEST of 2025 Awards. This recognition is based entirely on verified Google Reviews and reflects outstanding customer satisfaction, brand reputation, and service excellence within the local market. Congratulations to the Bowling Green and Joplin teams for earning this distinction through authentic customer feedback and continued commitment to excellence.



Did your location also receive this, or any other recognition this year? Let us know!

**BYRIDER RECOGNIZED FOR INVESTING IN 3 FRANCHISEE SOFTWARE ENHANCEMENTS FEATURED AS A TOP 25 STORY IN THE BUY HERE PAY HERE REPORT.**



“...Byrider Franchising Partners announced a significant investment to modernize its proprietary Discover software platform. The buy-here, pay-here dealership franchise company said the initiative reflects Byrider’s 36-year commitment to advancing franchisee success through ‘resilient, efficient, and future-ready technology solutions.’ ”

<https://digital.autoremarketing.com/december-2025/>

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# TRAIN-THE-TRAINER RECAP

## UNDERWRITING KPI

This month's train-the-trainer focused on reinforcing the **importance of tracking and managing CNAC Underwriting KPIs** to drive stronger portfolio performance, reduce risk, and improve overall profitability across the network.

### KEY OBJECTIVES OF THE TRAINING

- ▶ Reinforce why underwriting KPIs matter beyond approvals and sales volume
- ▶ Create consistency in underwriting decisions across stores and underwriters
- ▶ Reduce avoidable risk through better deal structure and verification practices
- ▶ Improve accountability through measurable, actionable metrics

### PRIMARY KPIS REVIEWED

- ▶ **Auto Pay %**
  - *Emphasized the role of autopay enrollment in reducing early-stage delinquency*
  - *Highlighted best practices for setting autopay expectations at delivery*
  - *Connected higher autopay rates to stronger early portfolio performance*
- ▶ **Co-Buyer %**
  - *Reviewed how co-buyers strengthen deal structure and approval quality*
  - *Reinforced coaching sales teams on identifying co-buyer opportunities*
  - *Highlighted co-buyers as a tool to improve affordability and reduce risk*
- ▶ **Trade %**
  - *Discussed the value of trades in lowering amount financed and risk exposure*
  - *Reinforced accurate trade valuation and documentation*
  - *Connected trade utilization to improved underwriting outcomes*
- ▶ **Back-Off %**
  - *Identified common causes of post-sale fallout and weak verification practices*
  - *Reinforced the importance of complete documentation and upfront diligence*
  - *Positioned back-off reduction as a key profitability and compliance driver*
- ▶ **Deal Structure Goals**
  - *Reviewed expectations around down payments, DIPs, amount financed, and affordability*
  - *Reinforced consistent structure aligned with CNAC standards*
  - *Connected strong deal structure to lower charge-offs and better cash flow*

### WHY THESE KPIS MATTER

- ▶ Protect portfolio quality by ensuring deals meet long-term performance standards
- ▶ Reduce charge-offs by identifying patterns that lead to defaults
- ▶ Improve underwriting consistency across stores and teams
- ▶ Strengthen compliance, documentation quality, and audit readiness
- ▶ Drive smarter inventory, pricing, and reconditioning decisions
- ▶ Increase overall store profitability through healthier underwriting outcomes

## FRANCHISEE BIRTHDAYS

STORE #	FRANCHISE #	NAME	DATE
OH159	OH159	Caryle Davis	January 12
MO112	MO112	Lawrence West	January 14
OH159	OH159	Chuck Lynch	January 15
OH128	OH128	Mark Morris	January 18
IN116	IN116	Terry Gerhart	January 19
VA102	VA102	Damon Hueston	January 20
AR103	IN127	Colton Aldridge	January 23
OH128	OH128	Chris McMahan	January 24
NC112	NC112	Shawn Johnson	January 26

# Happy Birthday!



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# MAJOR MILESTONES (ANNIVERSARIES)

## CONGRATUALTIONS ON 30 YEARS!

- ▶ **IN116B (1/11/1995)**  
- Terry Gerhart



- ▶ **IN116A (1/21/1995)**  
- Terry Gerhart



## CONGRATUALTIONS ON 20 YEARS!

- ▶ **OH140 (1/3/2005)**  
- Chris McPhie & Greg Barrett



- ▶ **TX114 (1/3/2005)**  
- Bill Evans & Dale Boone



## CONGRATUALTIONS ON 1 YEAR!



- ▶ **IN128 (1/22/2024)**  
- Matt Enderlin & Shannon Aldridge

# RANKINGS

## TOP 25 LOCATIONS - NOVEMBER

### TOP 25 STORES THROUGH NOVEMBER 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	IA109	IA110	Des Moines, IA	Larson / Lee
7	AR102	AR102	Springdale, AR	Hanson
8	PA116	PA116	Palmyra, PA	Lewis
8	OH130	OH148	Canton, OH	McPhie / Barrett
10	OH130	OH155	Amherst, OH	McPhie / Barrett
11	IA109	IA109	Davenport, IA	Larson / Lee
12	ID101	ID102	Nampa, ID	Chalfant
13	MI109	MI109	Traverse City, MI	Marsh/Chevalier
14	SC105	SC105	Columbia, SC	Gandolfo
15	AR103	IN127	Terre Haute, IN	Enderlin / Aldridge
16	IN116	IN116H	Evansville, IN	Wagner / Gerhart
16	OH130	OH142	Wooster, OH	McPhie / Barrett
18	OH130	OH152	Ashtabula, OH	McPhie / Barrett
19	SC105	SC114	Charleston, SC	Gandolfo
20	SC105	SC115	Greenville, SC	Gandolfo
21	LA109	IN125	Kokomo, IN	Boyce
22	OH130	OH130	Akron, OH	McPhie / Barrett
23	IN116	IN116C	Bloomington, IN	Wagner / Gerhart
24	OH130	OH156	Parma, OH	McPhie / Barrett
25	IN116	IN116A	Richmond, IN	Wagner / Gerhart



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# TOP PERFORMERS

## TOP SALES LOCATIONS - NOVEMBER 2025

RANK	FRANCHISE	LOCATION	CITY	NET SALES
1	OH159	PA124	Monroeville, PA	62
2	OH159	OH159	Dayton, OH	39
3	IN116	IN116H	Evansville, IN	38
3	OH130	OH140	Mansfield, OH	38
5	IL115	IL121	Glendale Heights, IL	36
6	AR102	AR102	Springdale, AR	35
6	OH159	PA125	Pittsburgh, PA	35
6	FL118	FL139	Jacksonville, FL	35
9	IA109	IA110	Des Moines, IA	34
10	OH130	OH156	Parma, OH	32

## TOP SALES ASSOCIATES - NOVEMBER 2025

RANK	FRANCHISE	LOCATION	NAME	SALES
1	IL115	IL133	Dusty Kaster	41
2	OH159	OH159	Deangelo Card	33
3	OH159	PA125	Troy Newton	32
4	IL115	IL121	Richard Belanich	29.5
5	MI109	MI113	Steven Hutchison	27
6	TX118	TX118	Amadou Kane	26
7	OH130	OH140	Caeden Jacobs	25
8	IN116	IN116B	Logan Lunsford	24.5
8	IN116	IN116H	Bethany Downing	24.5
10	MI109	MI116	Brent Pickle	24
10	IN116	IN116C	Vance Kerns	24
10	IA109	IA109	Jerry Johnson	24
10	KY110	KY110	Christian Griffith	24

## TOP COLLECTORS - NOVEMBER 2025

RANK	FRANCHISE	NAME	TOTAL ACCOUNTS	1+ DQ AVERAGE
1	PA116	Jim Welsh	651	2.67%
2	IA109	Anna Dziulko	311	2.82%
3	SC105	Lorenzo Bolton	224	2.84%
4	MI109	Kendall Davis	246	3.19%
5	LA109	Andrew Brock	624	3.24%
6	LA109	Jessica Baran	295	3.42%
7	AR103	Marlene Clark	976	3.49%
8	OH130	Kelly Jolley	276	3.53%
9	AR103	Courtney Pollert	966	3.56%
10	KY103	Travis Ross	259	3.79%

# NEW ASSOCIATE SPOTLIGHT

## WELCOME RYAN CONRAD!

Ryan Conrad has joined the Byrider team as Vice President of Franchise Development. Ryan brings extensive experience in franchise growth, having spent nearly five years with Driven Brands in various franchise development roles. Driven Brands is the parent company of well-known brands including Maaco, Meineke, Take 5 Oil Change, and CARSTAR.

Most recently, Ryan spent two years with the emerging concept 2ULaundry x LaundroLab, a modern pickup-and-delivery and brick-and-mortar laundromat brand. During his time there, he was instrumental in building the franchise development department internally from the ground up and implementing the overall growth strategy.

Outside of work, Ryan is a sports enthusiast who enjoys golf, basketball, football, and baseball. He lives in Charlotte, NC with his wife, Mady, their two children, Jack Ryan (3) and Annie (1), and their two dogs.



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# ASSOCIATE SPOTLIGHT

## NATHAN NEWELL— SERVICE DESK SPECIALIST

I'm Nathan Newell, though most of you probably know me from my signature greeting: "Byrider Service Desk, this is Nate!" I'm 29 years old and hanging on to my twenties for dear life. I joined Byrider back in July and have loved every minute of learning the ins and outs of Discover. My background is in application support in the agriculture industry, but getting to support all of our Byrider franchises (and getting to know all of you) has been the best part of the job.

A little about me outside of work, I'm a proud cat dad of two mischievous furballs. Cheech-our fluffy long-haired king is... let's just say "not so little". And then there's Jinx, the tiny troublemaker who believes anything off-limits is a personal challenge.

At my core, I'm an introvert who loves unwinding on the golf course, diving into a good gaming session, or recently-trying to convince myself that working out is a fun hobby before I officially leave my 20s. If you're curious about my golf game... I can break 100 on a good day. Unfortunately, those good days are on a very limited release schedule!

It's truly my pleasure to support everyone here at Byrider. I'm excited to keep growing with the team and continue helping with all things Discover. Thank you all!



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# UPCOMING EVENTS

## ► PROJECTION MODEL TRAINING AT THE FSC

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

- January 13th-14th, 2026
- Tuesday from 9:00 AM to 4:00 PM
- Wednesday from 9:00 AM to 4:00 PM
- Email Jen Kier or Samantha Demirovic to get on the waitlist.

## ► SAVE THE DATE:

### March 20-Group

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



### July 20-Group

- July 12th-14th, 2026
- The Chateaux Deer Valley
- Park City, UT



### Convention 2026

- November 12th-14th, 2026
- La Cantera Resort & Spa
- San Antonio, TX



## 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.*

# VENDOR OF THE MONTH

## NATIONAL APPRAISERS

We fight insurance companies for more money on total loss claims.

When a Byrider customer is involved in a total loss, the settlement amount offered by the insurance company often falls short of the payoff amount. This deficiency balance creates unnecessary friction for both customers and stores.

National Appraisers specializes in resolving total loss claim disputes, ensuring insurance carriers pay what they should, so Byrider dealers are not left absorbing avoidable losses.

### HOW DOES IT WORK?

- ▶ Upon a total loss, insured borrower assigns National Appraisers as their appraiser by signing a provided demand form.
- ▶ National Appraisers negotiates with the insurance company's appraiser.
- ▶ The Actual Cash Value agreed upon by the appraisers is BINDING on the insurance company.
- ▶ Byrider receives an updated settlement breakdown and an updated letter of guarantee with the new negotiated amount.

### WHY THIS MATTERS FOR BYRIDER DEALERS

- ▶ Retain customers after a total loss
- ▶ Higher insurance recoveries reduce charge-offs
- ▶ Less burden on collection teams

### HIGHLIGHTS

- ▶ 99% Success Rate
- ▶ Average increase per claim in 2025 is \$2800
- ▶ Attorney-led
- ▶ Licensed appraisers nationwide
- ▶ We work with most Byriders



"National Appraisers has done an amazing job at negotiating with insurance companies to get us a higher settlement offer. Excellent customer service, they respond right away to our inquires. We could not be happier with the outcome after working with them."

-Byrider Randallstown, MD

**CONTACT: JASON FARBIARZ, ESQ., [info@autodamageclaim.com](mailto:info@autodamageclaim.com), 954-470-5407**

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# TEAM COMMITTEE UPDATE

## FSC HOLIDAY PARTY

The holiday spirit was in full swing at our Topgolf holiday party on December 17th! With a fantastic turnout, plenty of laughs, and some impressive swings, everyone had a wonderful time celebrating the season together.



# IT UPDATE

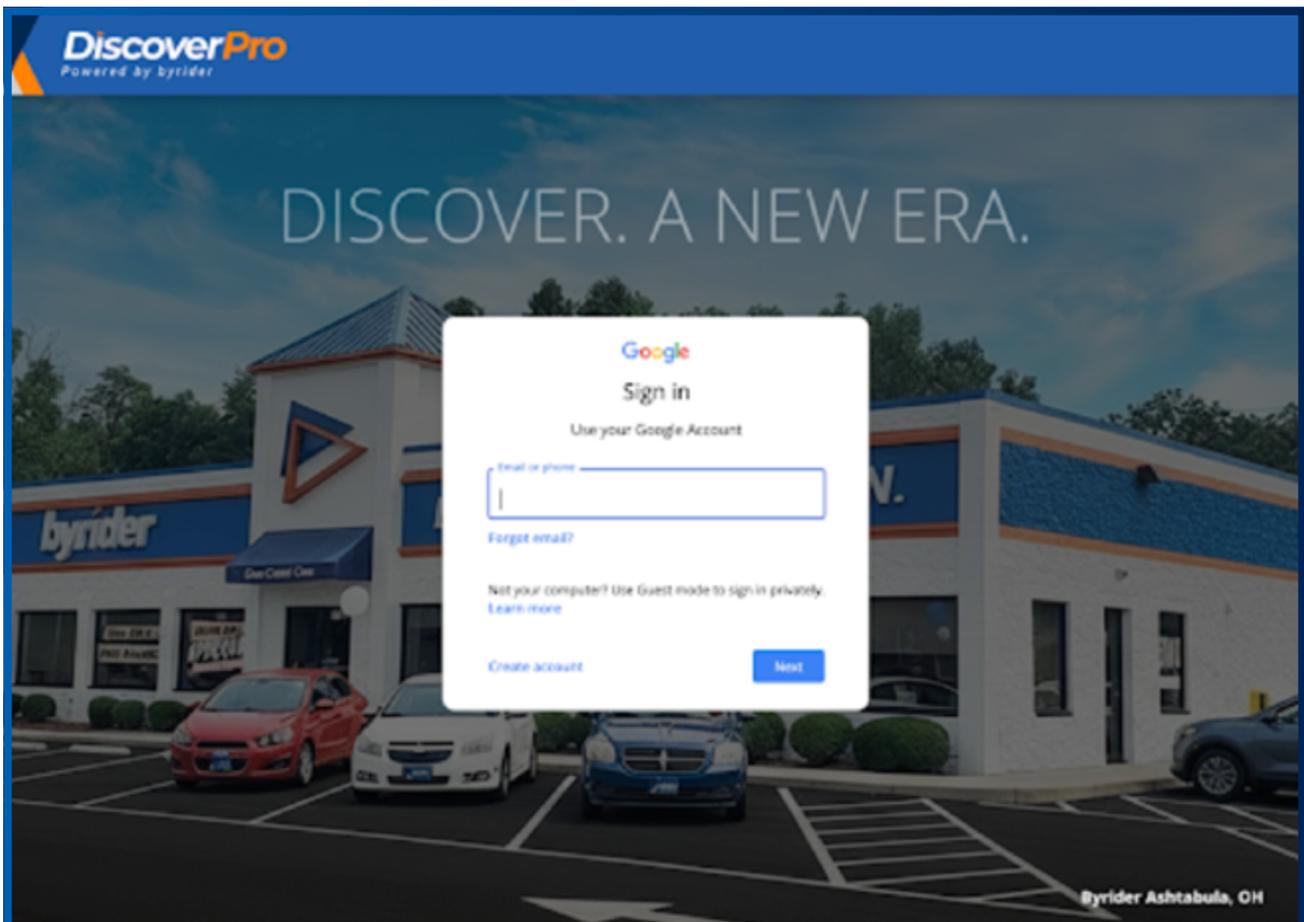
## DISCOVERPRO | APPLICATION MODERNIZATION | MOMENTUM | PROGRESS UPDATE

The Application Modernization project that will turn today's Discover into the next-generation application DiscoverPro is fully underway and on track. DiscoverPro will help you and your teams be more efficient and effective as you work to help customers enter and succeed in the Byrider program.

Our technology team has been working side by side with our CleanSlate Technology Group partners to build the technical foundations for the future systems and gather requirements for the first module that will be updated - the Sales Module. The Sales Module will replace the current CRM and include an improved, intuitive user experience and will close some of the key capability gaps that exist today. For example, it will include better communication capabilities and will introduce automated actions based on the status, and age, of a lead to improve lead to application to sale conversions.

We want to send a special shout out and thank you to Brett Johnson and all of the Franchisee subject matter experts that have helped with this process including Pete Pope, Christian Dierrich and Doug Lewis (to name a few). We will continue to use our collective strengths to make sure the new tool achieves our goal of helping you sell more cars and serve more customers.

As we move into the new year, development of the module will begin and we will provide updates, including screenshots of the upgraded user interface, along the way. Stay tuned!



# COMPLIANCE UPDATE

## ARTIFICIAL INTELLIGENCE (AI) ACCEPTABLE USE POLICY

Byrider Franchising Partners LLC has implemented a new **Artificial Intelligence (AI) Acceptable Use Policy**. The policy is designed to ensure that artificial intelligence is used responsibly, ethically, and in alignment with our commitment to protecting customers, employees, and company data. The policy provides clear guidelines on how AI tools may be used in daily operations, helping us leverage new technology while maintaining accuracy, security, and compliance. As AI continues to evolve, these standards will help us stay innovative while safeguarding the integrity of our work.

- ▶ **Scope:** This policy applies to all corporate and Franchise employees, contractors, vendors, and partners who use AI tools in the course of work with Byrider.
- ▶ **Purpose:** This policy provides guidance on the acceptable, responsible, and secure use of Artificial Intelligence (AI) tools within Byrider. The intent is to encourage innovation while protecting company data, maintaining compliance, and safeguarding trust with our customers, employees, and partners.

### ACCEPTABLE USE

AI tools may be used for:

- ▶ Enhancing productivity and automating repetitive tasks.
- ▶ Assisting in brainstorming, summarizing, or drafting content.
- ▶ Supporting analysis, reporting, or decision-making (with human oversight).
- ▶ Research, ideation, and non-sensitive experimentation where permitted.

AI outputs should always be reviewed and validated by a human before being relied upon or shared externally.

### PROHIBITED USE

Employees must not use AI to:

- ▶ Enter confidential, proprietary, or personal data into unapproved AI systems.
- ▶ Share customer Personal Identifiable Information.
- ▶ Upload source code, proprietary algorithms, or internal system configurations into external AI platforms without explicit approval.
- ▶ Generate deepfakes, synthetic media, or impersonations of individuals without authorization.
- ▶ Monitor, surveil, or make automated decisions about employees without HR and Legal approval.
- ▶ Rely solely on AI for critical business, operational, or legal decisions.
- ▶ Bypass established company processes, approvals, or compliance checks by using AI outputs directly.

### PERSONALLY IDENTIFIABLE INFORMATION (PII)

To protect privacy and comply with data protection regulations, the following types of information must never be entered into unapproved AI tools:

- ▶ Full name
- ▶ Home address or physical location information
- ▶ Personal phone numbers or email addresses

# COMPLIANCE UPDATE

## **PERSONALLY IDENTIFIABLE INFORMATION (PII) (CONTINUED)**

- ▶ Social Security Numbers (SSNs) or national ID numbers
- ▶ Driver's license, passport, or other government-issued identification numbers
- ▶ Financial account information (credit card, bank account, routing numbers)
- ▶ Employment details tied to identity (salary, performance reviews, disciplinary records)
- ▶ Customer or vendor account numbers or credentials
- ▶ Any combination of data elements that could reasonably identify a specific individual

Employees must treat any data that could directly or indirectly identify a person as PII, and therefore restricted.

## **DATA SECURITY & PRIVACY**

- ▶ All use of AI must comply with Byrider's Data Protection and Information Security policies.
- ▶ Sensitive, regulated, or customer-identifiable data may not be entered into public or consumer-grade AI tools.
- ▶ AI-generated outputs must be validated for accuracy, compliance, and appropriateness before use.

## **INTELLECTUAL PROPERTY**

- ▶ Employees must respect copyright, trademark, and licensing restrictions when using AI-generated content.
- ▶ Company-owned data, inputs, and AI outputs created for business purposes remain the property of Byrider.

## **COMPLIANCE**

All AI use must comply with applicable laws, regulations, and industry standards.

## **RESPONSIBILITY**

- ▶ Employees are accountable for ensuring their use of AI aligns with this policy.
- ▶ Managers are responsible for monitoring AI use within their teams.
- ▶ The Security/Compliance/Legal team will periodically review and update this policy.

## **REPORTING CONCERNS**

Any suspected misuse of AI tools must be reported immediately to Byrider Service Desk.

## **ENFORCEMENT**

Violations of this policy may result in disciplinary action, up to and including termination.

## **OUR VALUES**

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# RECRUITING UPDATE

## 7 STEPS TO MASTER DIFFICULT CONVERSATIONS BY: MICHELE MCGOVERN

Most of the people in your organization dread difficult conversations because they're uncomfortable and unpredictable in the moment.

Even worse is what can happen after the conversation. Nearly everyone wonders:

- ▶ Will it irreversibly damage the relationship?
- ▶ Will it destroy a solid connection with a colleague?
- ▶ Could this difficult talk hurt my career?



### DIFFICULT CONVERSATIONS WITHOUT DRAMA

That's why difficult conversations need a double objective: **Fix the issue and maintain the relationship.**

"Remember that an organization is simply a network of strong, collaborative, mutually beneficial adult relationships," says Quint Studer, author of *The Busy Leader's Handbook: How to Lead People and Places That Thrive*. "The better the relationships, the better the company."

Handled right, difficult conversations can strengthen relationships. Here's what Studer says is the right approach.

#### 1. Ask Yourself 3 Questions

- ▶ Before anyone goes into a difficult one-on-one, they want to check their intentions. The best way: Start by asking yourself:
- ▶ Am I being fair and consistent? Make sure you have the same rules for everyone.
- ▶ Am I focused on being right? Just because you don't agree with what someone has said or done doesn't mean it was wrong.
- ▶ Do I need a witness to document the conversation or consider legal issues? If there's any question, managers want to call in HR.

#### 2. Be Clear on What You Need to Say

Be ready to clearly explain:

- ▶ The problem
- ▶ How it impacts others, and
- ▶ What must change?

Use facts, stats, and documented incidents – not just observations. Stick to those points and plan to stay on topic.

#### 3. Schedule the Talk

When possible, schedule the difficult conversation on neutral ground to give the other person a chance to gather his or her thoughts and emotionally prepare to discuss it.

You might say, "Jared, I'd like to chat about what happened in today's meeting on the Jones account. Can we meet tomorrow at 8 a.m. in the conference room or would you prefer a Zoom call?"

Serena Williams and Paycom: A Conversation About Purpose, Success and Work Ethic

Serena Williams' name is synonymous with athletic excellence, winning 23 career Grand Slams and four Olympic gold medals, but she's never limited her energies to the tennis court. Have you...

# RECRUITING UPDATE

## 4. Focus on Civility, Relationship

You can cover difficult topics – such as performance, hygiene, conflict, etc. – while treating people with dignity, respect, and empathy.

Start the conversation with a pledge to civility: “Our relationship is important to me, and this conversation is just one moment in our time. I want to walk away with the same strong relationship we came in here with.”

## 5. Collaborate, Don't Dictate

Your difficult conversation will be more successful if you work together to make things better. Help the employee or colleague feel ownership in the solution.

Ask questions to get a different perspective and collaborate. Try:

- ▶ What factors do you think lead to this issue?
- ▶ How do you feel about this?
- ▶ Do you have any ideas on what both of us might do differently moving forward?

## 6. Give Time, Attention

When you ask questions, let the other person gather his or her thoughts and contribute ideas. Avoid asserting your point to fill silence.

Then listen actively – focusing on what the other person says and does to relay emotions. Summarize what's been said so you both agree to what was discussed, what needs to change and how it will be resolved.

## 7. Avoid Certain Words, Phrases

Some words and phrases only add fuel to a difficult conversation fire. You'll want to avoid:

- ▶ **Absolutes:** “Clearly,” “Obviously,” “Beyond a doubt.” What to say instead: “What I've noticed is ... ” “I've observed that ... ”
- ▶ **Exaggerations:** “You always” “You never” “All the time, you ... ” What to say instead: “According to our records, you were late 11 times this month.” “The customer said you didn't return four of his calls.”
- ▶ **Judgments:** “You should ...” “You shouldn't ...” What to say instead: “You might want to try ... ” “Have you considered ... ?” “One possibility is ... ”
- ▶ **Blames:** “You make me so angry/frustrated/confused ...” What to say instead: “When you do X, it makes me feel Y. Could you please not do that going forward?”

<https://www.hrmorning.com/articles/difficult-conversations/>