

OUR PURPOSE

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



THE DRIVE FORWARD!

FEBRUARY 25TH, 2026 - VOLUME 14

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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 head into one of the most important windows of the year it's time to shift from planning to full execution mode for tax season. Over the past few months you've been preparing: refining your marketing, tightening your processes, training your teams, and setting targets. Now with tax refunds beginning to hit the opportunity is here to translate that preparation into real results in both sales and collections.



Tax season consistently brings a surge in customer activity and available cash flow. This is the moment to lean into the strategies you've built—maximizing every lead, strengthening follow-up, and making sure your teams are ready to convert traffic into closed deals. Equally important is having a strong game plan for collections: using this period of increased liquidity to secure larger down payments, reduce delinquency, and improve portfolio performance. The stores that execute with discipline and urgency now will set themselves up for a stronger year overall.

In this month's newsletter we're zeroing in on three key levers that will drive your results during tax season and beyond. First, effective sales lead management: making sure every inquiry is captured, contacted quickly, and followed up with consistently so no opportunity slips through the cracks. Second, structuring deals for long-term portfolio success: aligning terms, DIPS, and vehicle selection to support strong performance and sustainable cash flow, not just a short-term bump in volume. Third, we'll focus on your service and parts operations: managing labor and PAC credits, warranties, parts management, and workflow so you can keep customers on the road, protect your portfolio, and support repeat and referral business. Executing well in these areas will help you turn this tax season into lasting gains.

We're also looking ahead with excitement to our upcoming 20 Group meeting in Ft. Lauderdale, Florida. This is always one of the most valuable parts of being in this system: the chance to sit down with peers who understand your challenges, share best practices, and learn what's working in other markets. We have a strong agenda planned focused on leveraging the collective strengths of the group—from operations and sales to collections, marketing, service, financial health and leadership development.

Beyond the sessions themselves, we're also planning time for connection and fun. These relationships matter, and the informal conversations over meals, breaks, and evening events often spark some of the best ideas you'll bring home to your business.

Thank you for your continued focus and hard work. Tax season is a critical time and with solid execution this can be one of your strongest periods of the year. We look forward to seeing you in Ft. Lauderdale and celebrating your success together!

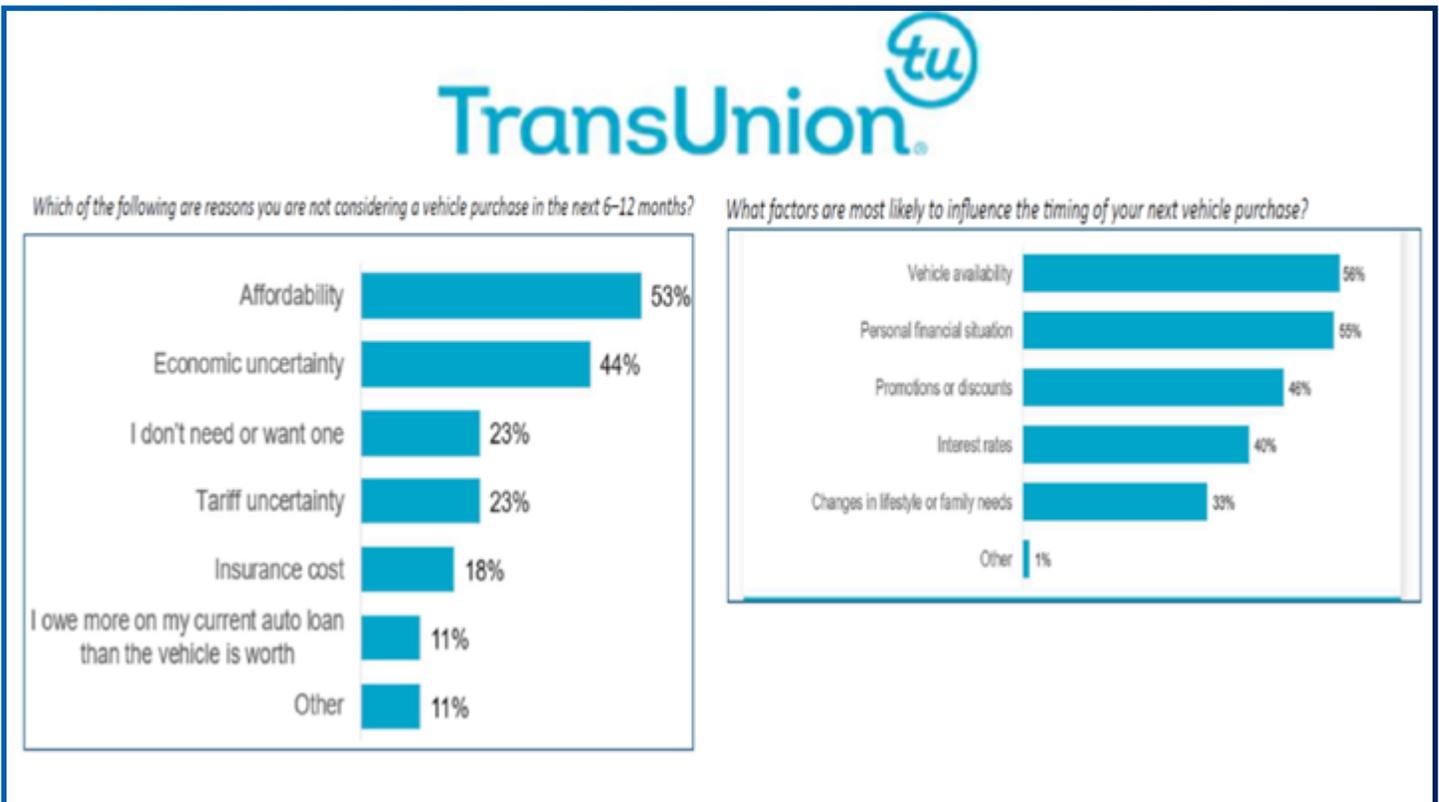
Mike Onda

INDUSTRY ARTICLE

WHAT THE LATEST TRANSUNION STUDY MEANS FOR BYRIDER DEALERS

THE BIG PICTURE

- ▶ **Demand for vehicles remains healthy.** Roughly 4 in 10 consumers say they plan to buy a vehicle in 2026 and most of them expect to do so within the next year. The market is still there; the challenge is affordability, not demand.
- ▶ **Affordability is the primary barrier to buying.** More than half of consumers who are not planning to purchase cite monthly payment as their main concern, along with broader economic uncertainty.



WHAT THIS MEANS FOR BYRIDER OWNER/OPERATORS

1. PAYMENT-FIRST RETAILING MATTERS MORE THAN EVER

- ▶ Your buyers are especially sensitive to monthly payment.
- ▶ Dealers that consistently align vehicle selection, down payments, and terms to what customers can truly afford will win in 2026.
- ▶ Expect stronger returns from value-priced, reliable units over high-mileage or high-cost inventory.

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INDUSTRY ARTICLE

2. INVENTORY OPPORTUNITY MAY IMPROVE IN 2026

- ▶ More off-lease vehicles are expected to enter the used market this year.
- ▶ This could create better access to affordable, late-model inventory – a key advantage for BHPH stores with strong acquisition strategies.

3. TRADES WILL BE AN IMPORTANT SUPPLY CHANNEL

- ▶ About two-thirds of prospective buyers expect to trade in a vehicle.
- ▶ This creates more opportunities for Byrider stores to acquire inventory directly from customers rather than relying solely on auctions.

4. SMARTER TARGETING CAN PROTECT PERFORMANCE

- ▶ The study emphasizes using data (credit profiles, income signals, and behavioral insights) to better match customers to realistic deals.
- ▶ For BHPH, this reinforces the importance of disciplined underwriting, accurate ability-to-pay assessments, and right-sized payments.

5. GAS VEHICLES STILL DOMINATE YOUR BUYER BASE

- ▶ Interest in EVs and hybrids is growing, but cost and charging concerns keep most buyers in traditional gas vehicles – which aligns well with typical Byrider inventory.

6. GENERATIONAL PREFERENCES ARE SHIFTING

- ▶ Younger buyers show more openness to leasing than older generations.
- ▶ While Byrider focuses on ownership, this signals the need to clearly communicate the value of your program – ownership, service, and on-site support.

<https://www.autoremarketing.com/subprime/affordability-leads-latest-transunion-study-afsa-event-dialogue/>

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TIP OF THE MONTH

STOP GUESSING. START PROVING.

PAC, LABOR CREDITS, AND WARRANTY REVIEW

Every once in a while, we have to stop, slow down, and make sure the math behind our service department actually works.

This is one of those times.

There are two worksheets that I don't want anyone forgetting to do right now:

- ▶ PAC & Labor Credit Worksheet
- ▶ Warranty Analysis Worksheet

These aren't "nice to do when you have time."

These are **must-do** if you want your shop to run correctly and if you want to walk into 2026 without surprises.



ARE YOUR ROS ACTUALLY PAYING FOR YOUR PEOPLE?

The **PAC & Labor Credit Worksheet** forces you to answer a very direct question:

- ▶ Are the labor credits from your ROs covering the salaries in your shop?

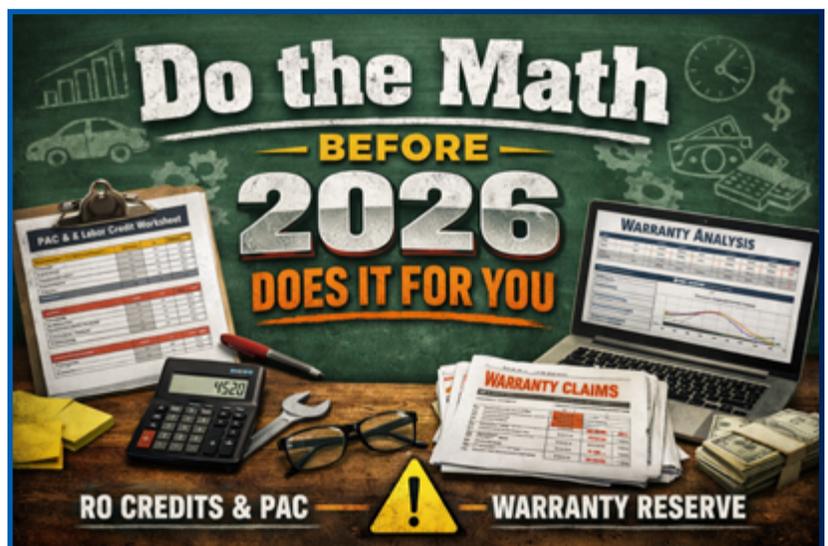
You plug in:

- ▶ Tech count
- ▶ Productivity goal (85–92%)
- ▶ Labor rate
- ▶ Service wages (Mgr, Writer, Techs, Detailer, Buyer)
- ▶ Payroll burden
- ▶ Service overhead from SLOS
- ▶ Your current PAC

And the worksheet tells you, in black and white, whether the model works.

If labor credits don't cover salaries, you don't have an expense problem.

You have a **labor rate, productivity, or staffing model problem.**



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TIP OF THE MONTH

If PAC doesn't cover overhead, you don't have a budgeting problem.

You have a **PAC problem**.

The goal is simple:

- ▶ Labor Credits = Salaries
- ▶ PAC Credits = Overhead
- ▶ Net Service Cost per car = Breakeven to +\$150

No guessing. Just math.

IS YOUR WARRANTY RESERVE TELLING YOU THE TRUTH?

Most stores look at warranty reserve and think, "we've got money in there, we're fine."

This worksheet proves whether that's actually true.

Using your sold vehicle data and active account data, the **Warranty Analysis Worksheet** shows you:

- ▶ Warranty claims per unit by sales month
- ▶ The expected completion curve of claims
- ▶ Estimated remaining claims at \$600, \$800, and \$1,000 levels
- ▶ Whether your current reserve actually matches your exposure

This is where stores find out they already blew past what they set aside... and didn't know it yet.

WHY YOU HAVE TO DO BOTH

These two worksheets go together.

PAC & Labor Credit

- ▶ Makes sure today's ROs pay for today's shop
- ▶ Fixes labor rate, productivity, PAC
- ▶ Impacts every car you sell going forward

Warranty Analysis

- ▶ Makes sure yesterday's sales don't cost you tomorrow
- ▶ Fixes reserve, policy, recon, warranty assumptions
- ▶ Impacts every car you already sold

One protects profit.

One protects cash.

You need both to plan correctly for 2026.

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TIP OF THE MONTH

MAKE THIS A HABIT

If you haven't done these in the last 6 months, you are guessing:

- ▶ Your labor model
- ▶ Your PAC amount
- ▶ Your warranty reserve
- ▶ Your true service cost per car

And guessing here is expensive.

USE THIS TO PLAN — BE PROACTIVE

Don't wait to realize something is off.

Use this now to:

- ▶ Adjust labor rate
- ▶ Reset productivity expectations
- ▶ Correct PAC before TIV gets out of line
- ▶ Increase reserve if needed
- ▶ Adjust recon, policy, and warranty strategy based on real data

The stores that do this now will feel very calm through 2026.

The ones that don't will be reacting.

ACTION STEP

Block 60 minutes on the calendar and do both worksheets.

Ask yourself one question when you're done:

- ▶ What needs to change?

Because at the end of the day, this is the goal:

Every car sold should pay for the shop.

Every warranty sold should be properly reserved.

Do the math. Don't trust the feeling.

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TRAIN-THE-TRAINER RECAP

FEBRUARY SALES TRAINING – LEAD MANAGEMENT

TRACK WHAT WORKS

Accurate **lead attribution** in the CRM (Lead Type, Contact Source, Source Detail) helps teams:

- ▶ Identify true high-performing sources
- ▶ Avoid wasted effort
- ▶ Improve coaching and accountability

FOCUS ON THE RIGHT KPIS

Performance should be measured by:

- ▶ Application per Lead %
- ▶ Sold per Approved %
- ▶ Net Sale per Lead %

FOLLOW UP RELENTLESSLY

Consistent outbound calls and multichannel follow-up (call, text, email) remain critical to converting more leads into sales.

Bottom line: Sales growth comes from creating leads, tracking them correctly, and following up with discipline.

CNAC TRAINING: DEAL STRUCTURE REVIEW

- ▶ High down payments and DIPs do not increase back-offs when used correctly – especially when IDIPs are structured thoughtfully.
- ▶ Top performers consistently push for DIPs even when customers bring strong initial down payments.
- ▶ A target of 40%+ total down as a percent of TIV is achievable with the right conversation.
- ▶ Successful teams don't lose deals over DIPs – they revisit the conversation multiple times and clearly explain the benefit to the customer.
- ▶ Framing matters: discuss how a small additional amount per payment helps the customer, rather than focusing on the total amount due.
- ▶ Highlight program advantages such as delayed first payment (up to ~80 days) to make DIPs feel manageable.
- ▶ Creative DIP scheduling (e.g., weekly for weekly-paid customers) increases success.
- ▶ Strong interviews, realistic budgets, and creative use of IDIPs lead to higher upfront cash without harming deal quality.
- ▶ Many successful deals include up to 5 DIPs when structured properly.
- ▶ Top operators also reduce term appropriately based on risk, vehicle, and customer income, strengthening deal performance without sacrificing approvals.

TRAIN-THE-TRAINER RECAP

FEBRUARY SERVICE TRAINING — PARTS MANAGEMENT

February's Service Training focused on one critical truth:

When the process in **Discover** and the process in the **shop** don't match, parts expense explodes

THE PARTS LIFECYCLE MATTERS

We walked through the full lifecycle from **PO → Receive → RO → Install → Core → Return → Credit → Inventory** and were challenged to identify where this breaks down in their store. Tight control at each step prevents unnecessary parts cost and inventory errors.

CREATING THE PO THE RIGHT WAY

The training clarified how to:

- ▶ Start the PO from the RO so parts tie correctly to the vehicle
- ▶ Identify whether the part is JIT, inventory, or a core return
- ▶ Understand how the choice made in Discover drives the entire process flow

RECEIVING PARTS CORRECTLY (CRITICAL STEP)

A major focus was on receiving:

- ▶ Parts must be received in Discover before moving past the parts table
- ▶ Verify invoice matches PO, reconcile in Discover, and complete vendor info
- ▶ Close the PO properly and handle unused parts correctly (inventory or return)

PHYSICAL SHOP DISCIPLINE & ACCOUNTABILITY

Stores were encouraged to set up:

- ▶ A designated ordering station
- ▶ A labeled parts table where all new parts land first
- ▶ A bin system by stock number
- ▶ Clear accountability: no one touches a part until it's received

RETURNS, CORES, AND THE STEP MOST STORES MISS

The session highlighted the commonly missed step:

- ▶ VOID and CLOSE the PO when quantities change.
- ▶ If not done, Discover assumes the store kept and paid for parts it didn't.
- ▶ The JIT Parts to Return list should be used as a monitor.

WHAT GETS REVIEWED GETS REPEATED

Reports, daily tools, and a customer pay mindset were reinforced as ongoing disciplines to control parts expense and improve consistency.

THE BIG MESSAGE

Parts management is not just ordering and receiving — it's a disciplined process in both Discover and the shop. When teams follow the lifecycle consistently, parts expense drops, inventory stays accurate, and service operations run smoother.

FRANCHISEE BIRTHDAYS

STORE #	FRANCHISE #	NAME	DATE
IN116	IN116	Ty Denney	March 10
MA102	MA102	Sherie Sylvester	March 12
AR103	AR103	Shan Russel	March 14
NC106	NC106	Danielle Baker	March 21
ID101	ID101	Thomas Loughran	March 23
MI105	MI105	Sven Sorenson	March 28

Happy Birthday!



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RANKINGS

TOP 25 LOCATIONS - JANUARY

TOP 25 STORES THROUGH JANUARY 2025

RANK	STORE	LOCATION	CITY, STATE	GROUP
1	OH130	OH140	Mansfield, OH	McPhie / Barrett
2	IA109	IA104	Burlington, IA	Larson / Lee
3	WI114	WI114	Wausau, WI	Kocourek / Freiboth
4	IA109	MO109	Springfield, MO	Larson / Sleeth
5	OH130	OH155	Amherst, OH	McPhie / Barrett
6	SC105	SC105	Columbia, SC	Gandolfo
7	PA116	PA116	Palmyra, PA	Lewis
8	IA109	IA110	Des Moines, IA	Larson / Lee
9	OH130	OH142	Wooster, OH	McPhie / Barrett
10	OH130	OH148	Canton, OH	McPhie / Barrett
11	ID101	ID102	Nampa, ID	Chalfant
12	AR102	AR102	Springdale, AR	Hanson
13	IN116	IN116H	Evansville, IN	Wagner / Gerhart
14	OH130	OH152	Ashtabula, OH	McPhie / Barrett
15	AR103	IN127	Terre Haute, IN	Enderlin / Aldridge
16	IA109	MO113	Joplin, MO	Larson / Sleeth
17	MI109	MI109	Traverse City, MI	Marsh/Chevalier
18	SC105	SC114	Charleston, SC	Gandolfo
19	OH130	OH130	Akron, OH	McPhie / Barrett
20	IA109	IA109	Davenport, IA	Larson / Lee
21	SC105	SC115	Greenville, SC	Gandolfo
22	OH130	OH156	Parma, OH	McPhie / Barrett
23	IN116	IN116C	Bloomington, IN	Wagner / Gerhart
24	LA109	IN125	Kokomo, IN	Boyce
25	IA109	IA111	Cedar Rapids, IA	Larson / Lee



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TOP PERFORMERS

TOP SALES LOCATIONS - JANUARY 2026

RANK	FRANCHISE	LOCATION	CITY	NET SALES
1	IL115	IL133	Dusty Kaster	48
2	OH159	OH159	Deangelo Card	36
3	IL115	IL121	Richard Belanich	30.5
4	IN116	IN116B	Logan Lunsford	30
4	IN116	IN116	Brandon Wallace	30
6	MI109	MI113	Steven Hutchison	28
7	MI109	MI116	Brent Pickle	27
8	IN116	IN116H	Bethany Downing	26.5
9	IA109	IA111	Corey Hannah	25
10	IL115	IL125	Christian Bolivar	24

TOP SALES ASSOCIATES - JANUARY 2026

RANK	FRANCHISE	LOCATION	NAME	SALES
1	OH159	PA124	Monroeville, PA	58
2	IN116	IN116H	Evansville, IN	42
2	IL115	IL133	Bloomington, IL	42
2	OH159	OH159	Dayton, OH	42
5	IA109	IA110	Des Moines, IA	40
6	OH159	OH160	Columbus, OH	39
7	IA109	IA111	Cedar Rapids, IA	38
8	FL118	FL139	Jacksonville, FL	37
9	IL115	IL115	Joliet, IL	35
9	SC105	SC114	North Charleston, SC	35
9	IL115	IL121	Glendale Heights, IL	35
9	IL115	IL125	East Dundee, IL	35

TOP COLLECTORS - JANUARY 2026

RANK	FRANCHISE	NAME	TOTAL ACCOUNTS	1+ DQ AVERAGE
1	PA116	Jim Welsh	643	2.47%
2	IA109	Anna Dziulko	309	3.17%
3	IN116	Lori Porter	348	3.43%
4	LA109	Andrew Brock	633	3.64%
5	IA109	Kristee Jones	279	3.77%
6	SC105	Lorenzo Bolton	214	3.81%
7	SC105	Christy Tisdale	305	3.86%
8	LA109	Jessica Baran	294	3.90%
9	AR103	Courtney Pollert	957	3.96%
10	IA109	Bea Dawson	305	4.01%

ASSOCIATE SPOTLIGHT

TIM BROWN

Tim is newer to the Technology Group but brings with him 23 years of Byrider experience. Most recently, as the IN101 Regional Collection Manager.

When asked which core Byrider value is his favorite, Tim replied: “Value # 4 - We have a ton of really smart people in this organization with different perspectives and backgrounds. The collaboration within and across teams/departments has always been critical to our success.”

Tim joined the FSC as a Product Analyst in October 2025 and has hit the ground running. He is excited to be a part of the IT team and to play a role in helping with the continued success of our franchises!

When not at Byrider, Tim, his wife Kelly, and their daughter Reese (13) like to travel and are huge football fans (IU, Florida State, and the Colts). Tim also loves to golf, though he will admit he doesn't get to play as much as he likes. He also stays busy with his daughter's after-school activities of playing the violin, being co-captain of the middle school golf team, and, most recently, a member of the show choir, where Tim is a parent volunteer.

“We tell our daughter every day to “make good choices and be a good friend.” If it's not the best advice, it's definitely the most consistent advice I've ever given. I think it's good advice that applies to everyone.”



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UPCOMING EVENTS

▶ **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



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VENDOR OF THE MONTH

INSURANCE RISK DOESN'T END AT DELIVERY

For most *Buy Here Pay Here* dealers, insurance verification happens at one critical moment: delivery.

Before the customer drives off the lot, coverage is checked, limits are confirmed, and the deal moves forward. While this step is essential, it only reflects a single point in time.



What happens after the vehicle leaves the lot is where real risk begins.

Policies lapse, payments are missed, limits are reduced, and cancellations occur—often without immediate notice. Traditional systems rely on slow, inconsistent, and often incomplete signals such as mailed notices, database updates, and manual document reviews that create exposure long before problems are detected (if they're detected) and tie up staff hours to sort through paperwork and chasing customers.

This approach tracks insurance after the fact. It does not prevent loss—it reacts to it.

INSURANCE VISIBILITY MATTERS IN BHPH

Insurance gaps have a direct and measurable impact on both risk and revenue. When coverage fails, dealers face uninsured accidents, disputed claims, delayed CPI placement, CPI unwinds caused by inaccurate data, weaker reinsurance performance, and unnecessary portfolio losses.

These outcomes are not the result of a lack of effort. They stem from a lack of visibility.

Without real-time insights telling dealers when coverage is active, accurate, and adequate, even well-run operations are forced to operate reactively. By the time a lapse is discovered, the financial damage may already be done. *CheckMy Driver* by Modives was built to close this visibility gap and give dealers continuous insight into portfolio risk.

TRUE MONITORING

There is a fundamental difference between tracking insurance and monitoring it. Tracking looks backward. It depends on delayed notifications and fragmented reporting. Monitoring, by contrast, confirms coverage in real time.

Legacy tracking systems share many common limitations. Notifications may take 30 to 60 days to arrive. Limit reductions often go unreported. Coverage changes vary by carrier and state. Manual follow-up increases operational burden, while hidden risk accumulates in the background.

CheckMy Driver introduces True Monitoring by connecting directly to insurance carriers. Through these connections, dealers gain real-time verification of active coverage, visibility into both existence and adequacy, immediate alerts when changes occur, automated customer outreach, and a documented audit trail for compliance.

Tracking responds after risk appears. Monitoring prevents risk from going unnoticed.

VENDOR OF THE MONTH

HOW CHECKMY DRIVER WORKS

CheckMy Driver combines a familiar consumer experience with dealer-ready operations.

From the customer's perspective, the process mirrors the digital tools they already use in everyday life. Our consumer-driven, compliance-focused process securely connects to their insurance carrier. No document uploads are required, and no photos of insurance cards are needed. *CheckMy Driver* does the work.

At delivery, coverage is verified directly with the carrier. This confirms that the policy is active and that limits meet dealership requirements before the vehicle leaves the lot. After delivery, coverage continues to be monitored automatically. Lapses, cancellations, and limit changes are detected in real time, and customers are prompted to restore compliance when needed.

This process transforms insurance verification from a one-time checkpoint into continuous protection throughout the life of the loan.

BUILT FOR DEALER OPERATIONS

To be effective, risk management tools must fit seamlessly into daily dealership workflows. That's why *CheckMy Driver* provides an operational dashboard that displays carrier-verified visibility across the entire portfolio without adding manual work.

Dealers can see clear status indicators for insured, uninsured, and pending accounts. Coverage can be checked at any time, and built-in tools support customer remediation. Vehicles placed on CPI can be marked and tracked within the system. The result is a single operational view for insurance risk, eliminating fragmented data and manual reconciliation.

FULL-BOOK VISIBILITY

Most insurance systems only show part of the picture. Some focus exclusively on CPI vehicles. Others only track customers who submit documentation. These partial views leave blind spots in the portfolio.

CheckMy Driver provides full 360 degree portfolio view. Dealers can see vehicles with verified insurance, accounts with pending or lapsed coverage, CPI placements, and vehicles requiring follow-up—all in one system. Monitoring both CPI and non-CPI vehicles strengthens asset protection and supports more consistent portfolio performance.

REVENUE AND PROFITABILITY IMPACT

Insurance monitoring is not only about reducing risk. It is also a lever for improving revenue and margins. With better visibility, dealers experience faster and cleaner CPI placement, fewer unwinds, higher long-term participation, stronger reinsurance results, fewer uninsured losses, and better payment continuity after accidents. Avoidable charge-offs decline as coverage compliance improves.

When dealers can see risk clearly, they can execute more effectively. Improved execution leads directly to stronger profitability.

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VENDOR OF THE MONTH

IMPLEMENTATION AND ENFORCEMENT

Dealers who achieve the strongest results treat insurance verification and monitoring as standard operating requirements. They verify insurance before delivery, enroll every deal into monitoring automatically, use CPI as a backstop rather than a primary solution, and enforce compliance consistently across the portfolio.

CheckMy Driver's ease of use encourages customer adoption, and its consistency drives long-term results. When insurance compliance becomes regular part of daily operations, risk management becomes predictable and enforcement becomes natural.

THE BYRIDER ADVANTAGE

Through its partnership with Modives, Byrider provides franchisees access to preferred pricing and a solution aligned with operating priorities. This relationship gives dealers a practical way to protect financed assets, improve CPI and reinsurance performance, and increase long-term portfolio profitability.

With *CheckMyDriver's True Monitoring* used across their networks, dealers gain both operational efficiency and strategic advantage.

BOTTOM LINE

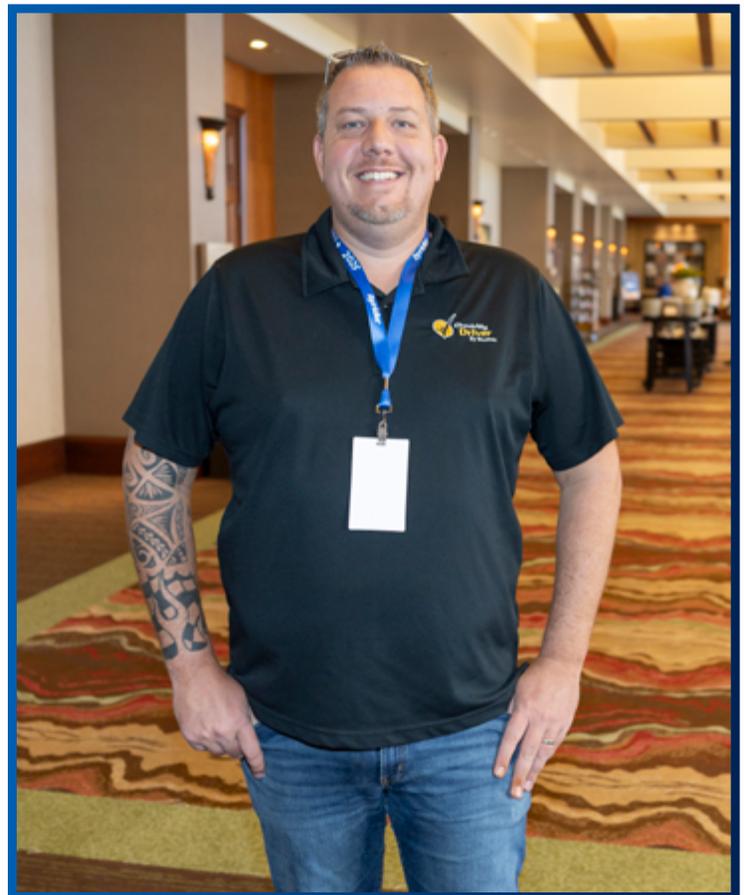
Insurance gaps erode portfolios, weaken asset protection, disrupt cash flow, and undermine long-term performance.

CheckMy Driver by Modives delivers carrier-verified visibility through real-time monitoring, automated enforcement, and full-portfolio insight. That visibility creates control. And control creates profit.

For Buy Here Pay Here operators focused on sustainable growth, True Monitoring is no longer optional—it is foundational.

LEARN MORE

<https://modives.com/checkmy-driver/bhph-lhph/>



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VENDOR OF THE MONTH

VEHICLE HEALTH DATA PROTECTS YOUR PORTFOLIO

Advantage Plus helps Byrider dealers protect collateral value with real-time vehicle health data and diagnostics—while customers are still in the loan.

Monitor DTC codes, odometer trends, and service risk alerts to **reduce breakdown-related defaults** and improve payoff performance.



A MAINTAINED VEHICLE IS A PAID-FOR VEHICLE.

See Advantage Plus in Action

An advertisement for Advantage Plus. On the left, a circular inset shows a driver from a side profile, wearing glasses and a grey hoodie, driving a car. A white notification box with a red car icon and the text 'Active Problem Control Module' is overlaid on the driver's view. To the right, the Advantage Plus logo is at the top. Below it, the headline reads 'A maintained vehicle is a paid-for vehicle'. Underneath the headline, a paragraph states: 'Real-time diagnostics and DTC alerts help prevent breakdowns, protect collateral value, and reduce charge-offs.' At the bottom right, a laptop is shown displaying a dashboard with various charts and graphs, representing the diagnostic software.

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IT UPDATE

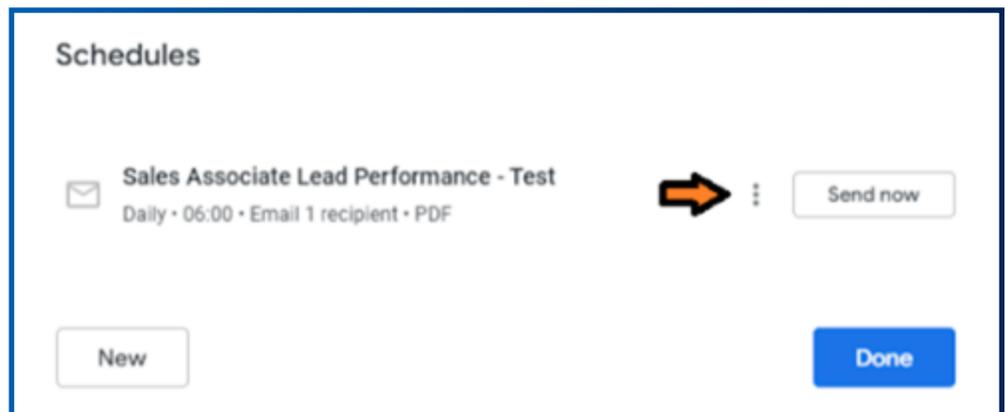
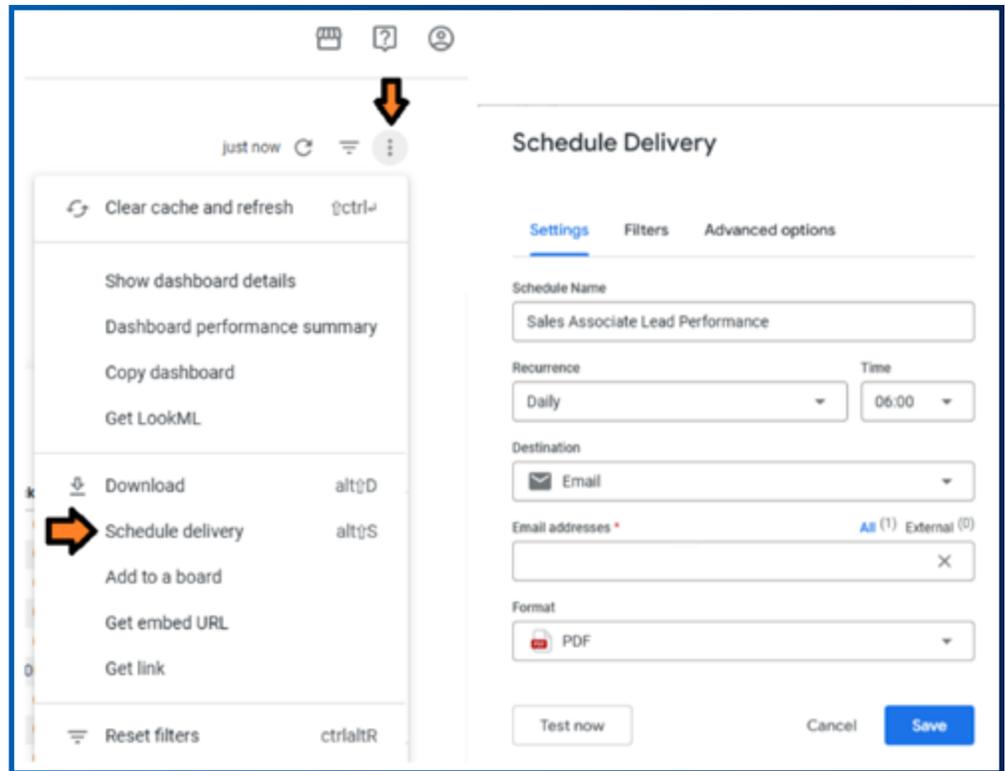
SET UP CUSTOMIZED REPORTS FROM LOOKER!

Did you know that you can create customized reports of the Looker Dashboards and send them directly to your email? You can even add other users or Google groups to receive them!

Simply go to Looker and navigate to your preferred Dashboard. Once there, click on the 3 dots next to the “Filter” and “Update” buttons on the right side of the page and select “Schedule Delivery”.

Enter your settings: how often and when you want to receive the report, the emails you want to have the reports sent to, and the format! (PDF, CSV, etc)

You can set up multiple reports for the same dashboard if you want to break it down for different stores or with different filters, and if you need to come back and update either the recipients or how the filters are set; come back to this Dashboard, select the “Schedule Delivery” button again and it will show you any reports you already have set up for this dashboard. Click on the 3 dots to the right and select “Edit” and make the changes you desire!



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MARKETING UPDATE

MARKETING UPDATE: PERFORMANCE, SEARCH TRENDS & WHAT'S NEXT

Over the past month, the marketing team reviewed performance from the first full month with all child sites live – and the results are encouraging. Overall traffic is up, with organic traffic showing the strongest growth. On average, child sites are now ranking around position **15 in Google search results**, and this strategy is also lifting the main Byrider site. We've seen **byrider.com improve from an average position of 40 to 17**.

The impact: more organic leads and a stronger return on your marketing investment.

PAID SEARCH TRENDS

Paid search volume declined 40% year over year. Adopting the parent child site strategy was crucial to minimizing the lack of leads the system is experiencing from the paid search source.

This decrease in paid search traffic was driven by two main factors:

- ▶ A decrease in overall search demand
- ▶ Increased competition at a national level from companies like Carvana, DriveTime, and CarGurus

We encourage all franchisees to review the Insights section in your Google Ads accounts to better understand what competition looks like in your local market.

IMPROVING PAID SEARCH PERFORMANCE

To support stronger paid search performance, the marketing team has implemented new tags in each location's Google Tag Manager. We've reviewed this setup with our agency partners, and we recommend working closely with your agency to ensure optimization tactics align with your local account strategy.

NEW SOCIAL MEDIA INITIATIVE (COMING SOON)

We're launching a new social media initiative with three goals:

- 1. Ensure your location has exposure across all relevant social platforms**
- 2. Ensure you always have access and ownership of your location's social accounts**
- 3. Make it easier to use social media to drive awareness and website traffic**

We'll share more details at the upcoming **20 Group meeting in Ft. Lauderdale**.

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MARKETING UPDATE

USE YOUR DATA: DRIVEBOARDS

The marketing team has built reporting tools to help you use data to guide smarter marketing decisions.

In DRIVEBOARDS, you can view:

- ▶ Lead attribution
- ▶ Google Analytics performance
- ▶ Google Search Console data
- ▶ Google Business Profile activity
- ▶ Monthly SEO content performance
- ▶ Search demand trends in your DMA

These insights are designed to help you better understand what's driving leads in your market and where to focus your marketing efforts next.

We continue to steward marketing funds as efficiently as possible, with a clear focus on generating insights you can use to build smarter marketing plans that drive more sales at a lower cost. By analyzing market trends, performance results, and feedback from franchisees, we're constantly refining our approach to provide the best possible guidance. Along with that guidance, we're delivering tools that make it easier to implement data-driven strategies—saving you time while helping you get more from your marketing efforts.

Please feel free to schedule time for training or consultation.

ebyrider²⁵

Home Content Hub Reporting Resources Contact Us Latest News Vendor's Corner

Lead Attribution Driveboard
Website Analytics Driveboard
Google Search Console
Google My Business
SEO Articles By Being Seen 360
Google Search Demand By DMA
Google Ad Words (coming soon)
Social Media (coming soon)

Reporting

This reporting is for Byrider owners, operators and employees only. A *byrider.com* email is required for access. Access to this reporting is granted with the understanding that it will not be shared with people outside the organization.

Reporting may vary based on platform. All data should be checked when possible in case issues with feeds arise.

Please reach out to Kelly Phillips with questions.

Contact Kelly

COMPLIANCE UPDATE

REGULATORY UPDATE: WHAT THE FTC & CFPB CHANGES MEAN FOR CNAC

Two recent regulatory updates—one from the FTC and one from the CFPB—could have a noticeable impact on dispute and complaint activity for CNAC as data furnishers.

FTC WARNING ON FALSE IDENTITY THEFT REPORTS

The FTC recently issued a consumer alert making it clear: filing a false identity theft report is illegal.

This comes amid growing concern about “credit washing” tactics promoted online, where consumers are encouraged to falsely claim identity theft in an effort to remove accurate but negative tradelines. The FTC’s message is straightforward—identity theft reporting tools are for real victims, not for wiping away legitimate debt.

This is a significant development for CNAC. False claims of identity theft can lead to obligations to block reporting under the FCRA, cause an operational strain due to higher dispute volumes, and increase compliance risk if not managed meticulously. Clear guidance from regulators could discourage filings made in bad faith and emphasize the need for proper documentation before blocking accurate credit reporting.

In short, this alert supports the integrity of the system—and may help reduce misuse over time.



CFPB: DISPUTE WITH THE CREDIT BUREAU FIRST



The CFPB has also clarified its expectations around the dispute process. Consumers are now being directed to submit disputes directly to the credit reporting agencies (CRAs) before filing a complaint through the CFPB portal.

While this may seem procedural, it’s significant.

In recent years, many consumers skipped the standard dispute process and went straight to filing CFPB complaints. That led to higher complaint volume, duplicative investigations and increased reputational exposure

By reinforcing the traditional FCRA dispute flow—consumer → CRA → furnisher investigation → resolution—the CFPB is signaling that the structured process should work first before escalation. For CNAC, this could mean fewer CFPB complaints, reduced complaint-driven operational pressure and a natural filtering out of unsupported claims.

Together, these developments may help weed out attempts to remove negative but accurate reporting, deter misuse of identity theft claims and stabilize complaint volume over time. That said, expectations around accuracy and compliance remain high. Strong policies, consistent investigations, and thorough documentation are still essential.

ARE YOU STRUGGLING WITH PROCESSING CONSUMER CREDIT DISPUTES?

We can help! Our Credit Dispute Resolution Program allows you to focus on sales and operations while ensuring regulatory compliance. The team handles both indirect (ACDV) and direct (AUD) customer credit disputes and processes dispute notifications.

The Byrider Compliance Team is CDIA-certified in Data Furnishing, has completed extensive eOSCAR training, and attended the eOSCAR SIMPLICITY workshop, ensuring expertise in managing disputes efficiently.

For details on pricing contact

Shari Leonelli at sleonell@byrider.com

RECRUITING UPDATE

HOW TO LOSE A NEW HIRE IN 10 DAYS — AND HOW TO KEEP THEM

A new employee's first days shape their long-term engagement, productivity, and likelihood to stay. Poor onboarding significantly increases turnover risk, while effective onboarding can boost retention and performance. Yet many organizations still struggle: only a small percentage of employees believe their company onboards well. The difference between success and failure often comes down to preparation, clarity, and consistent support.

HOW COMPANIES LOSE NEW HIRES

Most onboarding failures stem from preventable missteps:

- ▶ **Mismanaged expectations:** When recruiters or managers promise things that don't match reality—job duties, schedules, benefits, or work environment—trust erodes quickly. Clear communication before day one is essential.
- ▶ **Lack of clarity:** New hires often feel overwhelmed and confused without clear responsibilities, instructions, and access to resources like handbooks or process guides.
- ▶ **Missing tools and preparation:** Failing to provide equipment, system access, workspace, or supplies creates frustration and wastes valuable first impressions.
- ▶ **No recognition or appreciation:** New hires want to feel valued and included. Ignoring their perspectives or failing to acknowledge their potential leads to disengagement.
- ▶ **Expecting instant performance:** Even experienced employees need time to learn company systems, culture, and processes. Poor training and limited psychological safety around asking questions increase anxiety and mistakes.

These issues can drive early attrition, which is costly—replacing an employee can cost a significant portion of their annual salary.

HOW TO KEEP NEW HIRES ENGAGED

Effective onboarding begins before day one and continues well beyond the first week.

BEFORE DAY 1

- ▶ Set clear expectations about role, benefits, and schedule.
- ▶ Prepare equipment, access, and workspace.
- ▶ Send a welcome email with first-week plans and paperwork.
- ▶ Build excitement about the company's mission and growth opportunities.

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RECRUITING UPDATE

DAY 1

- ▶ Provide a warm, organized welcome.
- ▶ Introduce team members and explain how the role contributes to the organization.
- ▶ Pair the new hire with a mentor or “buddy.”
- ▶ Recognize their strengths and why they were selected.

FIRST FEW DAYS

- ▶ Introduce key people across teams.
- ▶ Provide orientation materials, maps, and contact lists.
- ▶ Assign simple but meaningful tasks to build confidence.
- ▶ Encourage fresh perspectives and feedback on processes.
- ▶ Reinforce company mission, values, and expectations.

END OF WEEK AND BEYOND

- ▶ Conduct check-ins to address questions and concerns.
- ▶ Offer continuous training and clear timelines for ramp-up.
- ▶ Maintain regular one-on-one meetings and feedback.
- ▶ Recognize milestones and contributions consistently.

Onboarding should be viewed as an ongoing process—often lasting months or even a full year—focused on helping employees integrate, grow, and feel supported.

CORE PRINCIPLES FOR SUCCESSFUL ONBOARDING

Across all stages, the most effective programs prioritize:

- ▶ Honesty and clear communication
- ▶ Organization and preparation
- ▶ Training and accessible resources
- ▶ Recognition and appreciation
- ▶ Psychological safety for questions and ideas

Organizations that invest in thoughtful onboarding foster stronger engagement, faster productivity, and long-term retention. Tools and recognition platforms such as Awardco can help structure and scale these efforts, but the most important factor is intentionality. When employees feel welcomed, prepared, and valued from the start, they are far more likely to stay and succeed.

Download the e-book here:

<https://drive.google.com/file/d/125u9jn0Sx08lqMBq4GEoQG7n00BhfvOD/view?usp=sharing>