

# OUR PURPOSE

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



# THE DRIVE FORWARD!

APRIL 2026 - VOLUME 16

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



# A MESSAGE FROM MIKE ONDA

Hello everyone –

Spring is one of my favorite times of year – and not just because of warmer weather and longer days. Spring is all about renewal and a fresh sense of purpose. As I look across our system right now, I see all of that and more.

I want to start with some exciting news. On April 21, 2026, Byrider Franchising Partners officially moved into our new and improved Franchise Support Center (FSC). This is a big deal – not just as a physical milestone, but as a symbol of where we're headed as a company. Our new home was designed with one thing in mind: better serving you, our Franchisees, and the customers who depend on us every day. It's a fresh start for our team, for our system, and for the future we're building together. I couldn't be prouder of what this moment represents and I'm excited about what comes next from this new chapter.



That energy carries right into this month's newsletter which is packed with content I think you'll find both timely and practical. From a powerful reminder that your people are the real foundation of your dealership – not your building, not your inventory, not your ad budget – to a sharp focus on running service as the cost center it truly is, the themes throughout this issue speak to what separates good operators from great ones.

We also have a terrific Train-the-Trainer recap covering collection call execution, vehicle acquisition strategy, and sales objection management – all areas where consistent process leads directly to better outcomes.

As we move through Spring with a new home, a re-energized team, and a system full of momentum, I want to remind everyone: we are stronger together. Let's keep building.

*Mike Onda*

# INDUSTRY ARTICLE

## FIX THE FOUNDATION BEFORE YOU TURN UP THE MARKETING

The 58-story Millennium Tower in San Francisco has sunk more than 16 inches and tilted over two feet due to a faulty foundation. Despite a \$100 million fix, the damage to its value and reputation was already done.

### ***THE LESSON FOR DEALERS IS SIMPLE:***

You can't market your way out of a foundation problem.

I once worked with a dealership where new marketing would absolutely drive more traffic—but it would also accelerate how quickly customers discovered the experience wasn't great. In that case, marketing would simply amplify mediocrity.

***WITHOUT THE RIGHT FOUNDATION, ADVERTISING IS JUST A TEMPORARY BANDAGE.***

### **WHAT IS THE REAL FOUNDATION OF A DEALERSHIP?**

It's not your building.

It's not your inventory.

It's not your ad budget.

It's your people.

- ▶ Do they answer the phone with energy?
- ▶ Do they genuinely enjoy helping customers?
- ▶ Do they follow up because they care—not because they're told to?
- ▶ Do they see customer service as an opportunity instead of an interruption?

Customers can feel the difference.

Authenticity matters. Customers quickly recognize when enthusiasm is forced. If even professional actors can't always sell authenticity, customers certainly won't buy it on the showroom floor.

***AUTHENTICITY ISN'T OPTIONAL—IT'S FOUNDATIONAL.***

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

# INDUSTRY ARTICLE

## WHY YOUR FOUNDATION DRIVES PROFIT

Delivering a great experience before, during, and after the sale changes everything.

When customers feel valued:

- ▶ They return
- ▶ They refer others
- ▶ They answer your calls
- ▶ They show up for appointments

Each customer becomes more valuable over time, increasing lifetime value and making your marketing dollars work harder.

And just as important—the job becomes more enjoyable when customers are excited to do business with you.

## SO, WHAT'S THE SOLUTION?

Start with hiring:

- ▶ Hire people who genuinely like other people
- ▶ Hire people who are positive and enjoyable to be around
- ▶ Hire people who view service as a privilege, not a burden

Then reinforce it through consistent training and leadership.

Your team needs to understand the importance of what they do. For most customers, this is one of the largest purchases of their lives.

They should:

- ▶ Be proud of where they work
- ▶ Believe they are truly helping customers—not just closing deals

## THE BOTTOM LINE

When your team embraces this mindset, something powerful happens:

Customers don't feel sold. **They feel served.**

And when that happens, your dealership doesn't compete on price alone—it becomes the obvious choice.

<https://digital.autoremarketing.com/publication/>

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# **BYRIDER IN THE NEWS!**

## **BYRIDER NAMED 2026 CONSUMER CHOICE AWARD WINNER IN AUTOMOTIVE FINANCING & LEASING FOR RALEIGH**

**RALEIGH, NC / ACCESS Newswire / March 19, 2026** / Byrider has been selected as the 2026 Consumer Choice Award winner in the category of Automotive Financing & Leasing for Raleigh. This distinction reflects the dealership's strong reputation, consistent customer satisfaction, and longstanding commitment to helping local drivers secure dependable transportation with financing solutions that meet real-life needs.

For 16 years, Byrider Raleigh has served the community as a trusted dealership for customers who may face credit challenges but still require reliable vehicles and manageable payment options. By offering in-house financing tailored to individual budgets, Byrider focuses on creating practical solutions that help customers move forward with confidence.

The dealership's approach extends beyond the vehicle purchase. Byrider places a strong emphasis on positive credit reporting, giving customers the opportunity to strengthen or rebuild their credit history while maintaining affordable payments. This dual focus on transportation and financial progress has become a cornerstone of the Byrider experience in Raleigh.

"We are honored to receive the 2026 Consumer Choice Award," said a member of the Byrider Raleigh management team. "Our team works hard every day to support customers who need flexible financing and dependable vehicles. Being recognized by the community we serve is incredibly meaningful and reinforces our commitment to delivering honest service and real solutions."

Every vehicle purchased through Byrider Raleigh includes a 30 month or 30,000 mile warranty, offering added protection and peace of mind. In addition, customers benefit from low-cost oil changes designed to help maintain vehicle performance and reduce long-term ownership costs. These value-added services reflect Byrider's dedication to keeping customers safely on the road long after the sale.

The Consumer Choice Award is determined through independent consumer research that evaluates reputation, service quality, and overall customer satisfaction within the marketplace. Byrider's selection as the 2026 winner in Automotive Financing & Leasing highlights its consistent performance and the trust it has built within the Raleigh community over the past 16 years.

As Byrider looks ahead, the team remains focused on providing accessible vehicle ownership opportunities through responsible financing, comprehensive vehicle coverage, and ongoing customer support. By combining affordability, accountability, and service, Byrider Raleigh continues to make a meaningful difference for drivers throughout the region.

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# BYRIDER IN THE NEWS!

## ABOUT BYRIDER RALEIGH

For 16 years, Byrider Raleigh has been a trusted provider of Automotive Financing & Leasing solutions in the Raleigh community. Specializing in helping customers with credit challenges secure dependable transportation, Byrider offers in-house financing with payments tailored to fit individual budgets. Each vehicle is backed by a 30 month or 30,000-mile warranty and supported by low-cost oil changes to promote long-term reliability and peace of mind. With a focus on transparency, positive credit reporting, and ongoing customer support, Byrider Raleigh is committed to delivering affordable vehicle ownership solutions that help drivers move forward with confidence. For more information, visit [www.byriderraleigh.com](http://www.byriderraleigh.com).

## ABOUT CONSUMER CHOICE AWARD

Consumer Choice Award has been recognizing and promoting business excellence in North America since 1987. Its rigorous selection process ensures that only the most outstanding service providers in each category earn this prestigious recognition. Visit [www.ccaward.com](http://www.ccaward.com) to learn more.

<https://natlawreview.com/press-releases/byrider-named-2026-consumer-choice-award-winner-automotive-financing-leasing>



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# TRAIN-THE-TRAINER RECAP

## APRIL SERVICE TRAIN THE TRAINER RECAP: VEHICLE ACQUISITION & INVENTORY MIX

April's Service Training focused on one of the most critical drivers of store performance: **vehicle acquisition and inventory mix**.

### KEY TAKEAWAYS

#### 1. Acquisition Drives Everything

Vehicle acquisition is the foundation of performance—impacting recon speed, cost control, inventory balance, and ultimately sales. When acquisition is off, everything downstream suffers.

#### 2. Control the Lot = Control the Flow

Strong inventory and lot management creates:

- ▶ Faster vehicle flow
- ▶ Better visibility and accountability
- ▶ Reduced wasted time

Establishing ownership by department and maintaining consistent lot walks ensures better control over inventory decisions.

#### 3. Diversify Buying & Focus on Total Cost

Successful stores don't rely on one source. They:

- ▶ Use multiple buying channels (auctions, internet, wholesalers, etc.)
- ▶ Evaluate the **total cost**—not just purchase price (including recon, transport, and time to frontline)

#### 4. Alignment Between Buyer & Service is Critical

Top-performing stores operate with one plan:

- ▶ Service defines the need
- ▶ The buyer fulfills that need

Without alignment, stores see wrong purchases, inventory gaps, and increased recon costs. With alignment, they gain balanced inventory, faster throughput, and stronger deal structure.

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# TRAIN-THE-TRAINER RECAP

## 5. Plan the Work – Don't React

Weekly recon planning is essential:

- ▶ Review inventory, aged units, and frontline gaps
- ▶ Build a structured recon list (no cherry-picking)
- ▶ Integrate buybacks into the plan to avoid bottlenecks

## 6. Use Data to Make Smarter Decisions

Leverage tools like Looker and Ebyrider to:

- ▶ Monitor recon, inventory, and sales trends
- ▶ Predict repair and post-sale costs
- ▶ Validate pricing and buying decisions

## **BOTTOM LINE**

Stores that **plan their buying, control their inventory mix, and align service with purchasing decisions** will see stronger performance, improved efficiency, and better financial results.

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# TRAIN-THE-TRAINER RECAP

## APRIL SALES TRAIN THE TRAINER RECAP: CUSTOMER OBJECTION MANAGEMENT

April's Sales Training focused on helping teams better **handle customer objections**, improve conversations, and ultimately increase conversions across phone, lot, and deal stages.

### KEY TAKEAWAYS

#### 1. Objections Are Opportunities

Customers object because they lack certainty—not because they're saying “no.”

- ▶ Objections = buying signals
- ▶ Questions = interest
- ▶ If they're objecting, they're still in the deal

#### 2. Understand the Real Objection

What customers say is often not the true issue.

- ▶ **Perceived objections** (price, timing, payment) are surface-level
- ▶ **True objections** are deeper—trust, affordability, approval, or fear

Successful sales associates focus on uncovering the real concern through discovery.

#### 3. Control the Conversation (A-B-C Method)

Effective objection handling follows a simple structure:

- ▶ **Acknowledge** the concern
- ▶ **Bridge** to the next step
- ▶ **Control** the conversation with questions

Avoid being defensive or jumping straight to pricing—stay in control and guide the customer.

#### 4. Align Around Approval & Affordability (A-N-A)

Reframe conversations to what matters most to the customer:

- ▶ Getting approved
- ▶ Finding a payment they can afford

Gaining agreement (“the YES”) is the turning point that moves the deal forward.

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# TRAIN-THE-TRAINER RECAP

## 5. Execution Matters at Every Stage

Objections happen everywhere:

- ▶ **Phone:** “Send me info,” “I’m not interested”
- ▶ **Lot:** Price, credit, timing concerns
- ▶ **Buying:** Fit, affordability, decision hesitation

Consistent handling across all stages improves outcomes.

## 6. Discipline Drives Results

Strong sales performance comes from consistent execution:

- ▶ Structured follow-up and CRM usage
- ▶ High activity levels (calls, texts, conversations)
- ▶ Fast response times and professional persistence

## **BOTTOM LINE**

Sales success comes from **controlling the conversation, uncovering true objections, and consistently executing the process**—turning more conversations into appointments and more appointments into sales.

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# FRANCHISEE BIRTHDAYS

STORE #	FRANCHISE #	NAME	DATE
IL115	IL115	Jeff Bullock	May 5
NC106	NC106	TJ Swigart	May 6
MI109	MI109	Jeff Chevalier	May 7
MI109	MI109	Jay Lupoli	May 8
CT103	CT103	Dennis Garafolo	May 8
OH159	OH159	Craig Peters	May 12
OH130	OH130	Christian Dieterich	May 13
IL115	IL115	Angela Kingsmill	May 17
NC106	NC106	Amy Thomas	May 18
IN116	IN116	Ben Becht	May 24

# Happy Birthday!



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# RANKINGS

## TOP 25 LOCATIONS - MARCH

### TOP 25 STORES THROUGH MARCH 2026

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



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# TOP PERFORMERS

## TOP SALES LOCATIONS - MARCH 2026

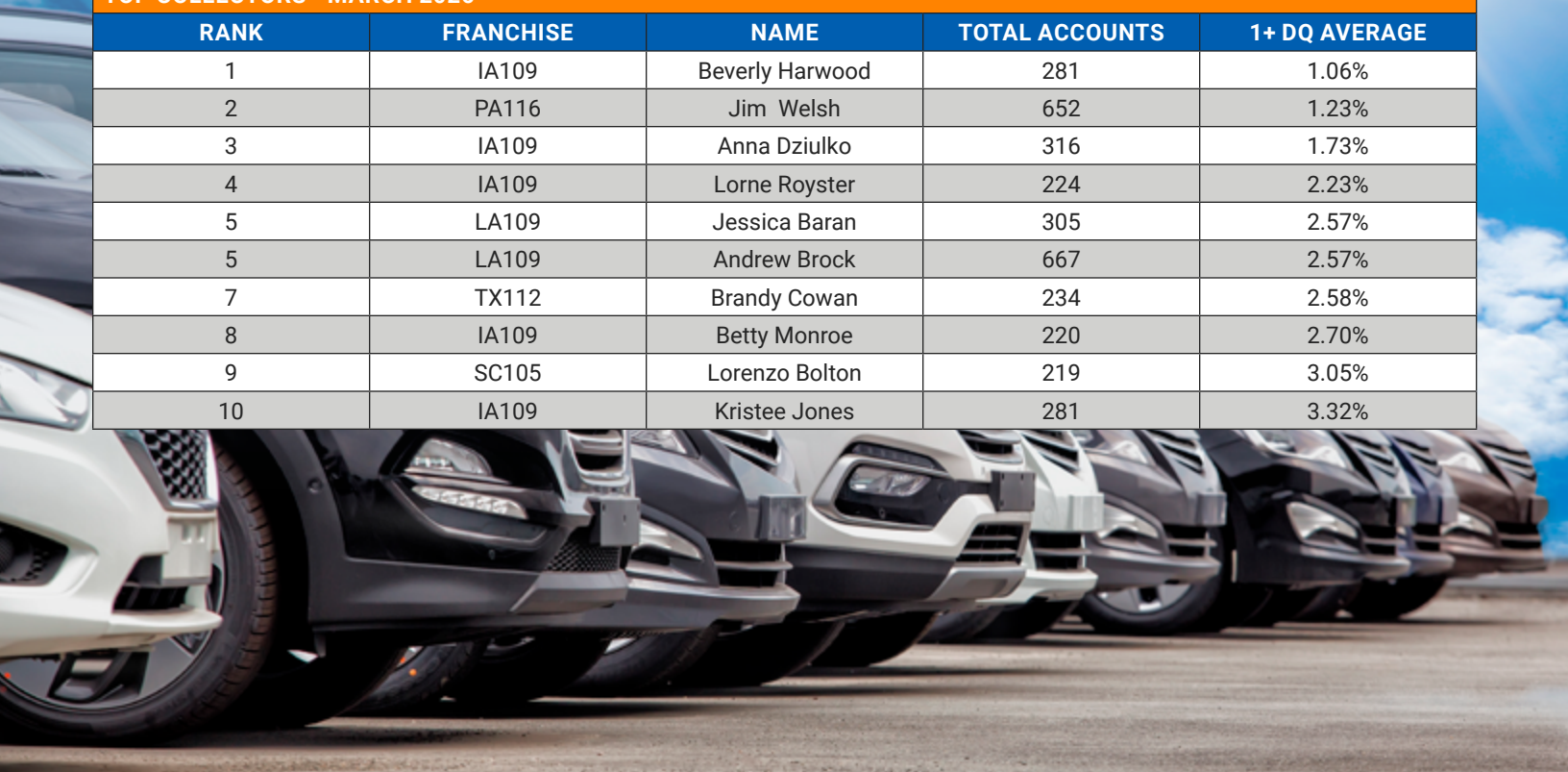
RANK	FRANCHISE	LOCATION	CITY	NET SALES
1	OH159	PA124	Monroeville, PA	72
2	OH128	WV105	South Charleston, WV	48
3	IL115	IL133	Bloomington, IL	45
3	FL118	FL139	Jacksonville, FL	45
3	IA109	IA110	Des Moines, IA	45
6	OH159	OH159	Dayton, OH	43
7	IN116	IN116H	Evansville, IN	42
8	OH130	OH130	Akron, OH	40
9	WI101	WI102	Milwaukee, WI	39
9	IA109	MO109	Springfield, MO	39
9	AR102	AR102	Springdale, AR	39

## TOP SALES ASSOCIATES - MARCH 2026

RANK	FRANCHISE	LOCATION	NAME	SALES
1	OH159	OH159	Deangelo Card	51
2	IL115	IL133	Dusty Kaster	49
3	IN116	IN116B	Logan Lunsford	38
4	VA102	VA102	Gregory Alexander	35
5	MI109	MI116	Brent Pickle	32
6	IN116	IN116	Brandon Wallace	30.5
7	IL115	IL121	Richard Belanich	30
8	IN116	IN116C	Vance Kerns	29.5
9	OH159	PA123	Zachary Bayless	29
10	MI109	MI113	Steven Hutchison	28

## TOP COLLECTORS - MARCH 2026

RANK	FRANCHISE	NAME	TOTAL ACCOUNTS	1+ DQ AVERAGE
1	IA109	Beverly Harwood	281	1.06%
2	PA116	Jim Welsh	652	1.23%
3	IA109	Anna Dziulko	316	1.73%
4	IA109	Lorne Royster	224	2.23%
5	LA109	Jessica Baran	305	2.57%
5	LA109	Andrew Brock	667	2.57%
7	TX112	Brandy Cowan	234	2.58%
8	IA109	Betty Monroe	220	2.70%
9	SC105	Lorenzo Bolton	219	3.05%
10	IA109	Kristee Jones	281	3.32%



# FRANCHISEE SPOTLIGHT

## NC114 JACKSONVILLE, NC NOW OPEN



- ▶ **Owners:** Darcy Roessler • Chris Thomas • T.J. (Tom) Swigart
- ▶ **Location:** Jacksonville, North Carolina

## **A NEW CHAPTER FOR BYRIDER**

We're excited to announce the opening of **NC114 in Jacksonville, NC**, led by an experienced ownership team with deep roots in the Byrider network.

This milestone reflects not just growth—but a continued commitment to delivering opportunities for customers and building strong, high-performing teams.

## **MEET THE OWNERS**

### **DARCY ROESSLER**

- ▶ With Byrider since 2009 (Niles, OH)
- ▶ Background in Bank Management
- ▶ Passionate about team development and customer impact

### **CHRIS THOMAS**

- ▶ With Byrider since 2007
- ▶ Background in dealership management
- ▶ Drives strategy through a blend of analytics and sales execution

# FRANCHISEE SPOTLIGHT

## T.J. (TOM) SWIGART

- ▶ Byrider partner since 2008
- ▶ Former Director of Finance (software industry)
- ▶ Focused on long-term growth and operational resilience

## WHY BYRIDER

*“The Byrider sales and selling philosophies were spot on with my experiences in retail.”*

– Chris Thomas

*“After learning about both Byrider and Chris, I was sold.”*

– Tom Swigart

*“Chris convinced me... joking, not joking.”*

– Darcy Roessler

## MILESTONE ACHIEVEMENT

Opening Jacksonville marks a major accomplishment for the team.

*“Seeing it all come together and reach the finish line is something I’m extremely proud of.”*

– Darcy Roessler

After navigating industry changes in 2023, the group chose to reinvest and grow—leading directly to this new location.

*“We realized Byrider was important to us beyond just a source of income.”*

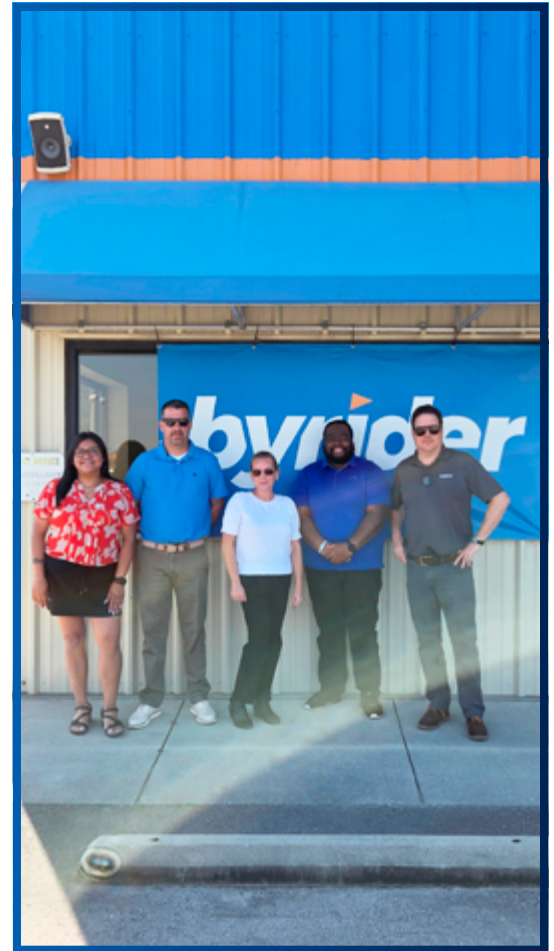
– Chris Thomas

## RESILIENCE & RECOGNITION

- ▶ Successfully navigated major industry and economic shifts
- ▶ Continued growth through change and evolution
- ▶ **Consumers’ Choice Award (2025)** – Raleigh (NC106)

*“It’s not one moment—it’s our people and our drive.”*

– Tom Swigart



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# FRANCHISEE SPOTLIGHT

## DRIVEN BY PURPOSE

At the core of their business is a shared mission:

*“Giving customers who no one else will help a chance for a better future.”*

– Darcy Roessler

The team is equally committed to building strong internal talent through leadership, mentorship, and accountability.

## BEYOND THE STORE

- ▶ **Darcy:** Yoga, travel, and dance parties with her mini schnauzer, Tito (plus—she’s swum with otters... twice)
- ▶ **Chris:** Golfing, boating, restoration projects, and raising three kids
- ▶ **Tom:** Golfing, flying, travel, and community support (Boys & Girls Clubs, Toledo Airshow)

## LOOKING AHEAD

With Jacksonville now open, the team is focused on continued growth and impact across their organization.

*“Hard work beats talent when talent doesn’t work hard.”*

– Chris Thomas

*“Do great work, bring good energy, and enjoy the ride.”*

– Darcy Roessler

**WELCOME TO THE NETWORK, NC114 JACKSONVILLE!**



# ASSOCIATE SPOTLIGHT

## MEET RYAN ABNEY!

Ryan Abney is a member of the Technology Group who specialises in UI development and will celebrate his 5th anniversary with Byrider this November. While his official title is Senior Software Engineer, he has assisted in all phases of the software development lifecycle including design, development and testing. Some of his work can be seen in the myByrider app designs.

When asked what he likes best about his current role at Byrider, he stated:

“They let me make cool stuff out of pixels, and I get to do that with a good set of engineers around me.”

When not working, if he’s not playing guitar (a LOT of guitar), then Ryan is either gaming, painting miniatures, or in his words “watching something really dumb on TV.” He also shares his life with his wife Becky and their two dogs. Both Cavalier King Charles Spaniels, Rocket (3y) and Blossom (11y); don’t let their sad puppy eyes fool you, he just fed them. Ryan is also a US Navy Veteran and thanks to the travels associated with his service, made a complete lap around the world by the time he turned 19.

Ryan’s advice:

“Share before you’re ready” - It was a core value at a previous employer. It’s not a ‘fail fast’ kind of mentality, but rather creating cycles of feedback so that we can create the best final iteration of whatever it is we’re building.

“Also, every organization I’ve worked at professionally since leaving the military has relocated offices at some point during my tenure there (USIC, IndyStar, St. Vincent, Lessonly, soon Byrider), so depending on how you feel about that, you’re welcome or I’m sorry.”



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# UPCOMING EVENTS

## SAVE THE DATE:

### ▶ **Regional Service Training**

- ▶ Sessions held on **May 12 & 14**
- ▶ Locations: **Cincinnati, Charlotte, Dallas, Chicago**
- ▶ Two locations will run each day simultaneously

#### OVERVIEW

- ▶ Franchisees are invited to join upcoming Regional Service Training sessions led by the consulting team
- ▶ Hands-on, interactive training for Service Managers and store leadership
- ▶ Focused on driving profitability, customer experience, and operational performance

#### KEY FOCUS AREAS

- ▶ Improve **frontline readiness** (reduce time to frontline)
- ▶ Enhance **customer experience & vehicle reliability**
- ▶ Increase **customer pay** while reducing **policy & warranty spend**
- ▶ Drive **productivity, efficiency, and overall service performance**

### ▶ **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 Verification and Monitoring. **Simplified.**

**Verify once. Monitor always. Act faster.**

CheckMy Driver connects directly to insurance carriers to verify coverage instantly and monitor it over time—so your team moves faster with confidence and lower risk.



### **Instant ID & Insurance Verification**

Verify identity and confirm active, accurate coverage in **real-time** at the start of the deal.



### **Continuous Monitoring**

Track policy changes, cancellations, and expirations, automatically—without relying on delayed notifications.



### **Increase CPI Penetration**

Detect lapses or inadequate coverage, so you can quickly and efficiently place CPI.

## GET YOUR FREE PORTFOLIO AUDIT

See what your current process is missing. **No cost, no commitment.**



**Identify** accounts without active and adequate insurance.



**Compare** real-time monitoring vs. delayed monitoring.



**Uncover** gaps in your current tracking process.



**Find** immediate CPI placement opportunities.

CheckMy Driver by Modives is the only automated, AI-driven application that connects instantly with your customer's insurance carrier to verify their coverage is active, accurate, and adequate, delivering actionable business results instead of just data and more work.



TO LEARN MORE VISIT [CHECKMYDRIVER.AI](https://CHECKMYDRIVER.AI) OR [MODIVES.COM/BYRIDER](https://MODIVES.COM/BYRIDER)

# IT UPDATE

## INTRODUCING THE UNDERWRITER COMPARISON DASHBOARD: A NEW ERA OF PERFORMANCE INSIGHT

What if you could instantly see how every underwriter is performing—across approvals, risk, and long-term loan outcomes—all in one place? Now you can.

The new **Underwriter Comparison Dashboard** is here, delivering a powerful, data-driven way to evaluate performance, uncover trends, and make smarter decisions faster. Whether you're focused on current-month production or long-term portfolio health, this tool puts clarity at your fingertips.

### PRECISION FILTERING FOR SMARTER ANALYSIS

Dive deep into your data with flexible filtering options designed for real-world workflows:

- ▶ Select custom date ranges for **Applications, Approvals, and Sales**
- ▶ Refine results by **Store ID** or **Location ID**
- ▶ Apply a single-day “as of” filter for key risk metrics like **Back-Offs, Delinquencies, and Charge-Offs**
- ▶ Focus on individual or multiple **Underwriters**

This dual-date capability means you can seamlessly shift between **real-time performance tracking** and **historical underwriting evaluation**—no extra work required.

### INSTANT INSIGHTS WITH DYNAMIC TILES

At a glance, view total counts and percentages for the metrics that matter most:

- ▶ Approvals
- ▶ Co-Buyers
- ▶ Trades
- ▶ Back-Offs
- ▶ Charge-Offs

Quickly understand performance across your selected timeframe and underwriters—no digging required.

### TRENDS THAT TELL THE FULL STORY

Go beyond snapshots with **12-month rolling averages** that reveal patterns over time:

- ▶ Approval %
- ▶ Override % / Underride %
- ▶ Back-Off %
- ▶ Avg Daily 1+ Delinquency %
- ▶ Charge-Off % of Portfolio

These visual trends make it easy to spot shifts in underwriting behavior and portfolio health before they become problems.

# IT UPDATE

## COMPREHENSIVE SUMMARY & DRILL-DOWN DETAIL

The dashboard's **summary table** consolidates everything you need:

- ▶ Application volume and approvals
- ▶ Overrides and underrides
- ▶ Trades and co-buyers
- ▶ Sold deals and deal structure metrics
- ▶ Back-offs, delinquency, and charge-offs

Need more detail? Expand any underwriter to view results by **Tier**, or drill all the way down to **customer-level data** with dedicated detail tables:

- ▶ Application Detail
- ▶ Approval Detail
- ▶ Over/Underride Detail
- ▶ Sales Detail

## BUILT FOR SPEED, DESIGNED FOR FOCUS

- ▶ **Default collapsed view** keeps things clean and easy to scan, expand only what you need, when you need it
- ▶ **Daily data updates** ensure you're always working with the latest information

## WHY IT MATTERS

The Underwriter Comparison Dashboard isn't just a reporting tool—it's a strategic advantage. By connecting underwriting decisions to real portfolio outcomes, it empowers your team to:

- ▶ Improve approval quality
- ▶ Manage risk proactively
- ▶ Identify coaching opportunities
- ▶ Drive stronger, more consistent performance

## READY TO SEE UNDERWRITING IN A WHOLE NEW WAY?

Start exploring the Underwriter Comparison Dashboard today and turn insights into action.

## 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.*

# COMPLIANCE UPDATE

## SPRING CLEANING FOR YOUR DESK: SAFEGUARDING CUSTOMER INFORMATION WITH A FRESH START!

As spring arrives and we embrace the season of renewal and decluttering, it's the perfect time to refresh not just our homes, but also our workspaces—especially when it comes to safeguarding customer information. Just like spring cleaning at home, tidying up and organizing at work isn't just about appearances. As a financial institution, we have legal obligations to protect sensitive data collected from our customers. Under the Gramm-Leach-Bliley (GLB) Act and the Federal Trade Commission's Safeguards Rule, we must ensure the security and confidentiality of critical information like Social Security numbers, credit histories, and bank account details.



But protecting sensitive customer data isn't just about compliance—it's also about earning and maintaining trust. By demonstrating that we value the privacy and security of our customers' personal information, we strengthen their confidence in Byrider and set ourselves apart as a company that truly cares.

So, let's use this "spring cleaning" season to revamp how we handle customer data. Here are some Byrider Best Practices and practical steps you can take to establish a Clean Desk Policy and ensure that we're staying compliant and secure all year long:

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# COMPLIANCE UPDATE

- 1. Provide Lockable Storage** - Just like every home needs a good set of storage bins, your dealership needs lockable storage solutions. Desk drawers or filing cabinets that lock are essential for storing sensitive documents when they're not in use. This ensures that confidential information is kept safe, even during brief absences.
- 2. Encourage Digital Over Paper** - In a world where technology reigns, it's time to minimize the use of paper. Rather than handwritten lists of customers or leads, consider using a secure Google Sheet or your Google Calendar to organize information electronically. It reduces clutter while also cutting the risk of sensitive data falling into the wrong hands.
- 3. Protect Information Whenever You Step Away** - We all step away from our desks—whether for customer meetings, test drives, or just a quick break. Before you leave, make it a habit to do a quick desk check: Are there any sensitive documents in plain view? If so, file them away or put them in a folder. And don't forget to switch on your computer's password-protected screen saver (just hit Ctrl/Alt/Delete) for an added layer of security.
- 4. Clean Up at the End of Each Day**- A key to any successful clean desk policy is tidying up before you leave. Don't leave documents scattered across your desk overnight. To ensure the security of client and employee information, all documents should be either filed away or locked up at the end of the day. Additionally, make sure to shred any documents containing sensitive information like Non-Public Information (NPI).
- 5. Monitor Compliance with Regular Checks**- No policy is effective without oversight. Assign your office manager the task of doing a quick audit of everyone's desk at the end of the day. This doesn't have to be a major ordeal—a simple check for papers, Post-it notes, or sensitive documents left on desks will do the trick. As employees get used to the routine, you can move from daily checks to random spot checks.
- 6. Reward Clean Desk Champions**- What's spring cleaning without a little fun? Recognize employees who achieve 100% clean desk compliance at your daily operations meetings (DOC). You can even take it a step further by organizing a contest among departments to see which team can best follow the policy. The winning department could be rewarded with a fun prize or team recognition!

By following these simple steps, we can make sure that our dealership is a secure and organized place to work, while also protecting the personal information of our valued customers. Let's make this spring cleaning season the start of a safer, more efficient way of working!

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# RECRUITING UPDATE

## BEHAVIOR-BASED INTERVIEW QUESTIONS THAT GET RESULTS

### *RESUMES SHOW WHAT SOMEONE HAS DONE.*

These questions reveal how they'll show up for your team.

Use this guide to move beyond generic interviews and get to the heart of a candidate's mindset, problem-solving skills, and cultural alignment. Whether you're hiring for leadership, collaboration, or adaptability, these behavioral questions give you the insights that matter most.

#### How To Use This Guide

▶ **Step 1:** Select 4–6 questions

Choose the questions most relevant to the role and key behaviors you need in your next hire. Use the checkboxes to mark your choices.

▶ **Step 2:** Customize your plan

Use the space provided to note which questions each interviewer will cover to avoid redundancy and keep interviews sharp and focused.

▶ **Step 3:** Capture candidate responses

Use the notes area to jot down key takeaways from each interviewee's answer so you can reflect later and make a confident decision.

### *CHOOSE YOUR QUESTIONS*

#### Problem Solving & Critical Thinking

- Tell me about a time when you anticipated a problem and took steps to prevent it.
- Describe a situation when a teammate made a critical mistake and how you responded.
- Share a time when a team project failed—what did you learn?
- Tell me about a workplace conflict and how you handled it.
- Describe a situation that required creative thinking to solve a problem.

#### Communication & Collaboration

- Describe a time you successfully persuaded a team or stakeholder.
- Share how you handled difficult feedback.
- Tell me about building a relationship with a difficult coworker.
- Describe working with a diverse team and how you ensured collaboration.

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# RECRUITING UPDATE

## Adaptability & Time Management

- Give an example of handling a detail-heavy project under pressure.
- What did you do when a strategy you used wasn't working?
- Tell me about a time you took a professional risk.
- Share how you adapted to a major change at work.
- Describe juggling multiple priorities—how did you manage them?
- Tell me about a time you identified and filled a knowledge gap.

## ***YOUR INTERVIEW PLAN***

**Role:**

**Interview Date(s):**

**Interviewers & Assigned Questions:**

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- 

## ***CANDIDATE RESPONSE NOTES***

Use this space to record key impressions, concerns, and strengths from each interviewee.