

OUR PURPOSE

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



THE DRIVE FORWARD!

MAY 2026 - VOLUME 17

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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 in full swing, and so is Byrider.

I am thrilled to share that we are officially settled into our new Franchise Support Center. What was once an exciting announcement is now a daily reality — and I could not be prouder of what we have built. This space was designed intentionally, with collaboration at its core and ample room dedicated to Franchisee training. When you visit, you will feel the difference immediately. It is a place built for what we do best — coming together, learning from each other, and pushing this system forward.

That energy carries right into this month's newsletter which is packed with content that matters.

The industry data from TransUnion paints a clear picture of the environment we are operating in — a K-shaped credit market where our customers need us more than ever. Affordability pressures are real, delinquencies are inching up, and non-prime borrowers are feeling the strain. That is not a headwind for Byrider — that is our mission.

Our Hot Topic this month is one I feel strongly about: building a true culture of training and accountability. The difference between average stores and great ones is not talent — it is consistency. I encourage every operator to read it carefully.

On the training front, the Executive Franchise Consultants covered three important topics this month — proper estimating in service, identifying fraudulent paystubs in underwriting, and rapport-building in sales. Each one directly protects your portfolio and improves your customer experience.

We also have exciting news on the marketing front with the launch of our new YES Campaign, a meaningful update on DiscoverPro, and a well-deserved spotlight on Byrider Elizabethtown for their incredible commitment to customer experience.

It is a great time to be Byrider. Let's keep building.



Mike Onda

INDUSTRY ARTICLE

TRANSUNION UPDATES AUTO PERFORMANCE, SHARES RESEARCH ABOUT K-SHAPED PATH OF OVERALL CONSUMER CREDIT MARKET

1. AUTO LOAN ORIGINATIONS REMAIN BELOW PRE-PANDEMIC LEVELS

- ▶ Originations fell slightly (down ~0.9% YoY in Q4 2025).
- ▶ Overall volumes are still about **10% below 2019 levels**.
- ▶ Declines occurred even among **super-prime (-5.4%)** and **prime plus (-2.9%)** borrowers.

2. AFFORDABILITY PRESSURES ARE RISING

- ▶ Monthly payments increased:
 - **New cars: \$786 (+4.3%)**
 - **Used cars: \$536 (+2.9%)**
- ▶ Loan amounts also grew:
 - **New vehicles: \$45,028 (+6.6%)**
 - **Used vehicles: \$27,232 (+5.0%)**
- ▶ Key drivers: higher vehicle prices, financing costs, and total ownership costs.

3. DELINQUENCIES ARE INCHING UP

- ▶ 60-day delinquency rate reached **1.57%** in **Q1 2026**.
- ▶ Growth is **slowing**, but still trending upward.

4. THE "K-SHAPED" CREDIT DIVIDE IS WIDENING

- ▶ **Super-prime consumers are improving:**
 - *+15 million added since 2019.*
 - *Stronger financial health and better debt management.*
- ▶ **Middle-tier borrowers are shrinking** (prime, near-prime).
- ▶ **Non-prime (subprime) consumers are under pressure:**
 - *Higher debt loads*
 - *Increasing reliance on credit*
 - *Early signs of financial stress*

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INDUSTRY ARTICLE

5. DEBT IS RISING ACROSS ALL GROUPS—BUT IMPACTS DIFFER

- ▶ Total debt increased:
 - *Super-prime*: **+25%**
 - *Subprime*: **+23%**
- ▶ However:
 - *Super-prime borrowers can better absorb debt (lower DTI growth).*
 - *Non-prime borrowers saw **much larger increases in debt-to-income ratios**, worsening financial strain.*

6. LENDERS ARE BALANCING ACCESS AND RISK

- ▶ Credit is **still being extended to subprime borrowers** (not pulled back).
- ▶ Example: subprime credit card originations increased.
- ▶ However, lenders are **controlling risk** by:
 - *Offering **smaller credit lines** to riskier borrowers*
 - *Expanding credit more aggressively to *super-prime* consumers*

BOTTOM LINE

The credit market is splitting into two realities:

- ▶ **Stronger, wealthier consumers** are improving and managing debt well.
- ▶ **Lower-credit consumers** are facing growing financial stress due to rising costs and debt burdens.

Meanwhile, the auto finance market is **stable but constrained**, with affordability challenges continuing to limit growth.

<https://www.autoremarketing.com/subprime/transunion-updates-auto-performance-shares-research-about-k-shaped-path-of-overall-consumer-credit-market/>

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HOT TOPIC

BUILDING A CULTURE OF TRAINING AND ACCOUNTABILITY

WEEKLY TRAINING BUILDS WEEKLY IMPROVEMENT

One of the biggest differences between average stores and high-performing stores is not talent.

It is consistency in training, accountability, and leadership.

The best used car operations understand that training is not something you do when there is a problem. Training is part of the culture. It happens every week, every department contributes, and everyone is expected to improve.



Whether it is Sales, Collections, Service, or Management, effective weekly training creates alignment, accountability, and focus across the entire operation.

TRAINING SHOULD BE STRUCTURED AND INTENTIONAL

Too many meetings turn into conversations with no direction, no accountability, and no measurable outcome.

Effective training meetings should focus on two major areas:

1. REVIEWING RESULTS, KPIS, AND GOALS

Every meeting should begin with reviewing performance.

This includes:

- ▶ KPIs
- ▶ Sales results
- ▶ Delinquency and collections performance
- ▶ Productivity and efficiency
- ▶ Conversion percentages

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HOT TOPIC

- ▶ Customer pay
- ▶ Charge-offs
- ▶ Recon performance
- ▶ Activity expectations

The purpose is not to criticize.

The purpose is to understand:

- ▶ What improved?
- ▶ What declined?
- ▶ What needs more attention?
- ▶ What should the team focus on this week more than last week?

Strong managers use these conversations to create focus and direction.

Goals should not simply be discussed – they should be clearly defined, assigned, tracked, and followed up on during the next meeting.

2. TRAINING MUST BE SPECIFIC AND FOCUSED

The second part of the meeting should focus on targeted training.

Instead of trying to fix everything at once, high-performing teams focus on one specific subject each week.

Examples may include:

- ▶ Phone skills
- ▶ Overcoming objections
- ▶ Service walk expectations
- ▶ Proper account reviews
- ▶ CRM follow-up execution
- ▶ Customer pay presentation
- ▶ Productivity management
- ▶ Collections closing techniques
- ▶ Lead conversion
- ▶ Recon workflow management

The training should be practical, interactive, and directly connected to improving results.

The goal is not simply to “have a meeting.”

The goal is to improve performance.

HOT TOPIC

CREATE A CULTURE OF LEARNING AND IMPROVEMENT

The strongest stores create an environment where employees:

- ▶ Learn from each other
- ▶ Share ideas
- ▶ Discuss challenges openly
- ▶ Help each other improve
- ▶ Push toward common goals together

Training meetings should be a safe place.

A place where:

- ▶ Questions are encouraged
- ▶ Mistakes become learning opportunities
- ▶ Employees feel supported
- ▶ Team members contribute ideas
- ▶ Accountability exists without fear

When people feel engaged and included, they become more invested in the outcome.

CONSISTENCY CREATES RESULTS

Training only works when it is consistent.

That means:

- ▶ Meetings are scheduled weekly
- ▶ Attendance is expected
- ▶ Participation is required
- ▶ Managers lead with energy and preparation
- ▶ Follow-up occurs every single week

Without consistency, training becomes optional.

And when training becomes optional, improvement becomes inconsistent.

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HOT TOPIC

ACCOUNTABILITY + FUN + LEARNING

The best training environments balance:

- ▶ Accountability
- ▶ Energy
- ▶ Competition
- ▶ Learning
- ▶ Recognition
- ▶ Team involvement

Training should challenge people, but it should also create momentum and excitement.

Celebrate wins.

Recognize improvement.

- ▶ Share best practices.
- ▶ Roleplay situations.
- ▶ Review real examples.
- ▶ Encourage participation.

People improve faster when they feel connected to the process.

FINAL TAKEAWAY

Great stores are not built through occasional motivation.

They are built through consistent leadership, weekly accountability, and a culture focused on continuous improvement.

The purpose of weekly training is simple:

- ▶ Review the numbers
- ▶ Understand the results
- ▶ Identify opportunities
- ▶ Set measurable goals
- ▶ Learn something new
- ▶ Improve execution
- ▶ Come back next week better than before

The expectation should never be to simply attend the next meeting.

The expectation should be to improve before the next meeting.

DEALER RECOGNITION SPOTLIGHT

BUILDING A CUSTOMER EXPERIENCE THAT SETS US APART



GV LEADERSHIP REFLECTS ON THE COMMITMENT BEHIND THE RECOGNITION

In today's automotive environment, customer experience is no longer just a department responsibility – it is the foundation of long-term success. Every interaction matters. Every conversation matters. Every customer matters.

At Byrider-Elizabethtown, that philosophy continues to drive the organization forward and shape the way customers experience the company from the moment they walk through the doors.

Recent recognition and positive customer feedback have reinforced what the Byrider-Elizabethtown team has worked hard to build over the years: a culture centered around respect, listening, accountability, humility, and genuine customer care.

A COMMITMENT TO THE CUSTOMER

CEO Sean Garber emphasized that customers remain at the center of everything the company does.

“At GV we know the customer ultimately pays all of our paychecks and electric bills. It is an honor and privilege when they walk in our door or call us. It is our commitment to show the highest level of appreciation by providing them a world class customer experience. Being acknowledged for that commitment is very special to all of us and I am extremely proud of our entire team and family.”

— Sean Garber, CEO

DEALER RECOGNITION SPOTLIGHT

That perspective reflects a company-wide mindset that customer relationships are earned through consistency, professionalism, and appreciation.

CREATING AN ENVIRONMENT FOR SUCCESS

President Harry Garber noted that building a positive atmosphere is critical to helping customers feel comfortable and successful throughout the process.

“We focus on creating a positive environment in which customers feel welcome and are able to be successful. It is gratifying to see our efforts reflected in feedback from our customers.”

— Harry Garber, President

For many customers, the vehicle purchasing process can bring stress, uncertainty, and skepticism. Byrider-Elizabethtown’s leadership team recognizes that reality and continues to prioritize an experience that reduces anxiety and builds confidence.

THE FOUR CORNERS PHILOSOPHY

COO Jeremy Dodson highlighted how the company’s “4 Corners” philosophy continues to influence the organization’s approach to customer service.

“At GV, we are committed to providing the industry’s best customer service. We understand that many of our customers have previously had stressful and very poor car-buying experiences, often leaving them defensive. Our ‘4 Corners’ approach is designed to change that.”

— Jeremy Dodson, COO

Dodson explained that two principles in particular continue to shape the customer experience:

- ▶ Listening carefully to understand customer needs and ensure complete program understanding
- ▶ Maintaining a “check greed at the door” mentality that focuses on long-term customer success instead of short-term gain

He further emphasized that empathy and acceptance are what truly separate Byrider-Elizabethtown from competitors.

“Ultimately, our empathy and commitment to making every customer feel welcome and accepted is what sets us apart from our competitors.”

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DEALER RECOGNITION SPOTLIGHT

A TEAM ACHIEVEMENT



General Manager Torey Morgan reflected on what the recognition means for the entire organization and the hard work that made it possible.

“Being recognized as the #1 used car retailer in our community is a massive milestone for us. This achievement is the direct result of our team’s hard work and our adherence to the Four Corners: good people, active listening, and a strict ‘no greed, and no ego’ policy.”

— Torey Morgan, GM

Morgan also noted that the accomplishment represents years of relationship-building and a continued commitment to humility and consistency.

“We’ve spent the last several years building these relationships, and seeing that effort reflected in our Google rating is a proud moment for everyone here. We’re going to keep pushing forward, staying humble, and delivering the results our customers deserve.”

MOVING FORWARD

Recognition is important, but GV leadership agrees that the real goal is continued improvement.

The company’s success has been built on a simple but powerful philosophy:

- ▶ Treat every customer with respect
- ▶ Listen before responding
- ▶ Remove ego from the process
- ▶ Focus on customer advancement and success
- ▶ Deliver a consistent world-class experience

As the automotive industry continues to evolve, Byrider-Elizabethtown remains committed to maintaining the culture and standards that have earned the trust of customers and the respect of the community.

The mission moving forward remains unchanged: continue building relationships, continue serving customers at the highest level, and continue creating an experience that customers remember for the right reasons.

Everyone here in the Byrider community wants to thank and congratulate Byrider-Elizabethtown on the well deserved accolades and commitment to excellence.

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TRAIN-THE-TRAINER RECAP

SERVICE TRAIN THE TRAINER – GIVING A PROPER ESTIMATE

This month's Service Train the Trainer session focused on building a consistent and effective estimate process that improves customer experience, shop efficiency, cost control, and overall execution. The training reinforced that a proper estimate does more than quote repairs – it drives the entire repair process from customer communication to final approval.

KEY TOPICS COVERED

- ▶ Setting customer expectations early at the time of sale and during vehicle drop-off
- ▶ Reinforcing customer responsibility for:
 - *Deductibles*
 - *Diagnostic fees*
 - *Customer pay repairs*
- ▶ Understanding how proper expectations reduce conflict and improve customer ownership of the vehicle
- ▶ Following a consistent repair flow:
 - *Customer drop-off*
 - *Inspection and diagnosis*
 - *Building the estimate in Discover*
 - *Presenting the estimate*
 - *Approval and documentation*
- ▶ Conducting complete vehicle inspections:
 - *Not just addressing the immediate complaint*
 - *Identifying safety concerns*
 - *Reviewing dependability issues*
 - *Highlighting future risks*
- ▶ Best practices for building estimates in Discover:
 - *Creating accurate repair orders*
 - *Properly documenting customer concerns*
 - *Diagnosing before estimating*
 - *Building accurate labor operations and parts lists*
 - *Including sublet repairs, fees, and full repair assessments*
- ▶ Organizing estimates into clear categories:
 - *Safety (Must Fix)*
 - *Dependability (Should Fix)*
 - *Can Wait*

TRAIN-THE-TRAINER RECAP

▶ Reviewing estimates for accuracy before presentation:

- *Labor times*
- *Parts accuracy*
- *Pricing and totals*
- *Warranty considerations*
- *Customer concern alignment*

CUSTOMER COMMUNICATION & PRESENTATION FOCUS

- ▶ Walking customers through estimates instead of simply handing them paperwork
- ▶ Using the “3 C’s” presentation process to:
 - *Compare pricing*
 - *Show customer savings*
 - *Convince through value and warranty benefits*
- ▶ Reinforcing a customer retention mindset rather than an over-repair mentality
- ▶ Discussing tools available to help customers with affordability concerns, including partial repairs and financing resources

KEY TAKEAWAYS

- ▶ The estimate controls the entire repair process
- ▶ Strong estimates improve:
 - *Customer experience*
 - *Customer pay opportunities*
 - *Shop productivity*
 - *Cost control*
- ▶ Diagnose first – don’t guess
- ▶ Focus on safety and dependability, not over-repairing
- ▶ Accurate documentation remains critical:
 - *“If it’s not documented, it didn’t happen.”*
- ▶ Managers were encouraged to continue reviewing estimate quality, customer documentation, labor accuracy, and presentation processes through ongoing coaching and accountability efforts.

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TRAIN-THE-TRAINER RECAP

CNAC TRAIN THE TRAINER – IDENTIFYING FRAUDULENT PAYSTUBS

This month's CNAC Train the Trainer session focused on strengthening underwriting awareness and improving the team's ability to identify fraudulent paystubs before they impact portfolio performance. The training emphasized that strong income verification practices help reduce early default risk, charge-offs, loss severity, and time spent on skip tracing and collections efforts.

KEY TOPICS COVERED

- ▶ Why income verification matters and the direct impact fraudulent income can have on deal quality
- ▶ Understanding the “big picture” when reviewing pay documentation:
 - *Does the document look authentic?*
 - *Does the information logically make sense?*
 - *Does it match the customer's story and employment history?*
- ▶ Reviewing common visual red flags including:
 - *Inconsistent fonts or spacing*
 - *Misaligned numbers and formatting*
 - *Blurry logos or low-quality images*
 - *Cropped sections or missing information*
- ▶ Identifying mathematical inconsistencies such as:
 - *Gross pay not matching hours × rate*
 - *Net pay inconsistencies*
 - *Incorrect or unrealistic tax deductions*
 - *Year-to-date totals that do not add up*
- ▶ Recognizing suspicious patterns including:
 - *Perfectly round work hours every pay period*
 - *Sudden unexplained increases in income*
 - *Missing prior pay history*
 - *Multiple paystubs generated within a short timeframe*

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TRAIN-THE-TRAINER RECAP

- ▶ Employer verification best practices:
 - *Verifying employer addresses and phone numbers*
 - *Confirming businesses exist online*
 - *Avoiding reliance on phone numbers provided by the applicant*
 - *Using independent research tools such as Google and LinkedIn*
- ▶ Bank statement cross-check techniques:
 - *Matching deposits to paystub amounts*
 - *Reviewing timing consistency of deposits*
 - *Watching for fake deposits or unusual payment activity*
- ▶ Customer behavior warning signs:
 - *Rushing the deal process*
 - *Becoming defensive during questioning*
 - *Inability to clearly explain employment details*
 - *Resistance to providing additional documentation*

TRAINING HIGHLIGHTS

- ▶ Interactive “Real or Fake” underwriting exercises using sample paystubs
- ▶ Group discussions around real-world fraud scenarios and missed red flags
- ▶ Best practice reminders to:
 - *Slow down the underwriting process*
 - *Ask more follow-up questions*
 - *Verify independently*
 - *Document findings thoroughly*
 - *Trust patterns, not just individual documents*

The session reinforced the importance of combining document review, customer interaction, independent verification, and critical thinking to make stronger underwriting decisions and better protect the portfolio.

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TRAIN-THE-TRAINER RECAP

SALES TRAIN THE TRAINER – RAPPORT BUILDING & INVESTIGATION

This month's Sales Train the Trainer session focused on strengthening rapport-building skills throughout the entire sales process to improve customer trust, uncover true customer needs, and increase overall sales performance. The training emphasized that successful sales associates create conversations – not transactions – by asking better questions, listening actively, and connecting solutions to each customer's situation.

KEY TOPICS COVERED

- ▶ Reviewing current sales performance metrics and year-to-date sales trends
- ▶ Reinforcing the difference between a true sales associate and an “order taker”
- ▶ Understanding how rapport impacts:
 - *Trust*
 - *Customer openness*
 - *Needs discovery*
 - *Objection handling*
 - *Close rates*
 - *Repeat business and referrals*
- ▶ Learning the “Rapport Funnel” process:
 - *Ask*
 - *Listen*
 - *Dig Deeper*
 - *Connect*
 - *Confirm*
- ▶ Using probing questions throughout every stage of the customer journey:
 - *Lot greeting*
 - *Flip chart*
 - *Credit application*
 - *Needs analysis*
 - *Service walk*
- ▶ Improving lot greeting techniques to:
 - *Break the ice naturally*
 - *Build immediate rapport*
 - *Understand customer intent*
 - *Maintain control of the conversation*

TRAIN-THE-TRAINER RECAP

- ▶ Building trust during the application process by turning paperwork into relationship-building conversations
- ▶ Conducting more effective needs analysis discussions focused on:
 - *Lifestyle needs*
 - *Transportation challenges*
 - *Financial comfort*
 - *Reliability concerns*
 - *Long-term goals*
- ▶ Reinforcing the value of Byrider's service, warranty, financing, and long-term customer support process
- ▶ Teaching associates how to identify "true objections" instead of surface-level customer responses

KEY TRAINING MESSAGES

- ▶ "Better questions = better deals"
- ▶ Customers will often tell associates how to sell them if the right questions are asked
- ▶ Rapport should be built at every touchpoint – not just once
- ▶ Strong rapport creates:
 - *More trust*
 - *Better needs discovery*
 - *Higher engagement*
 - *Improved close rates*
 - *Better customer experiences*
- ▶ Associates were encouraged to slow down, listen more, and avoid treating the process like a checklist

ACTION & ACCOUNTABILITY FOCUS

The training concluded with practical role-play exercises, probing question strategies, and a five-day homework assignment requiring associates to intentionally practice rapport-building techniques with customers throughout the sales process. Managers were encouraged to continue coaching teams on listening skills, follow-up questions, CRM usage, and turning conversations into long-term customer relationships.

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FRANCHISEE BIRTHDAYS

STORE #	FRANCHISE #	NAME	DATE
CT103	CT103	Krista Mondo	June 2
IL115	IL133	Brandon Buhrmester	June 8
KY110	KY110	Harry Garber	June 10
AR103	IN127	Shannon Aldridge	June 12

Happy Birthday!



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MAJOR MILESTONES (ANNIVERSARIES)

CONGRATULATIONS ON 10 YEARS!



- ▶ AR103 - Fort Smith - 5/12/2016
- Matt Enderlin

CONGRATULATIONS ON 5 YEARS!

- ▶ GA108 - Conyers - 5/4/2021
- Paul Hanks



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RANKINGS

TOP 25 LOCATIONS - APRIL

TOP 25 STORES THROUGH APRIL 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	SC105	SC105	Columbia, SC	Gandolfo
6	IA109	MO109	Springfield, MO	Larson / Sleeth
7	IA109	IA110	Des Moines, IA	Larson / Lee
8	PA116	PA116	Palmyra, PA	Lewis
9	OH130	OH142	Wooster, OH	McPhie / Barrett
10	MI109	MI109	Traverse City, MI	Marsh/Chevalier
11	AR102	AR102	Springdale, AR	Hanson
12	ID101	ID102	Nampa, ID	Chalfant
13	OH130	OH130	Akron, OH	McPhie / Barrett
14	AR103	IN127	Terre Haute, IN	Enderlin / Aldridge
15	IA109	MO113	Joplin, MO	Larson / Sleeth
16	OH130	OH152	Ashtabula, OH	McPhie / Barrett
17	IN116	IN116H	Evansville, IN	Wagner / Gerhart
18	OH130	OH148	Canton, OH	McPhie / Barrett
19	IA109	IA109	Davenport, IA	Larson / Lee
20	LA109	IN125	Kokomo, IN	Boyce
21	SC105	SC114	Charleston, SC	Gandolfo
22	KY110	KY110	Elizabethtown, KY	Garber/Dodson
23	IN116	IN116C	Bloomington, IN	Wagner / Gerhart
24	IA109	MO114	Columbia, MO	Larson / Sleeth
25	SC105	SC115	Greenville, SC	Gandolfo



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TOP PERFORMERS

TOP SALES LOCATIONS - APRIL 2026

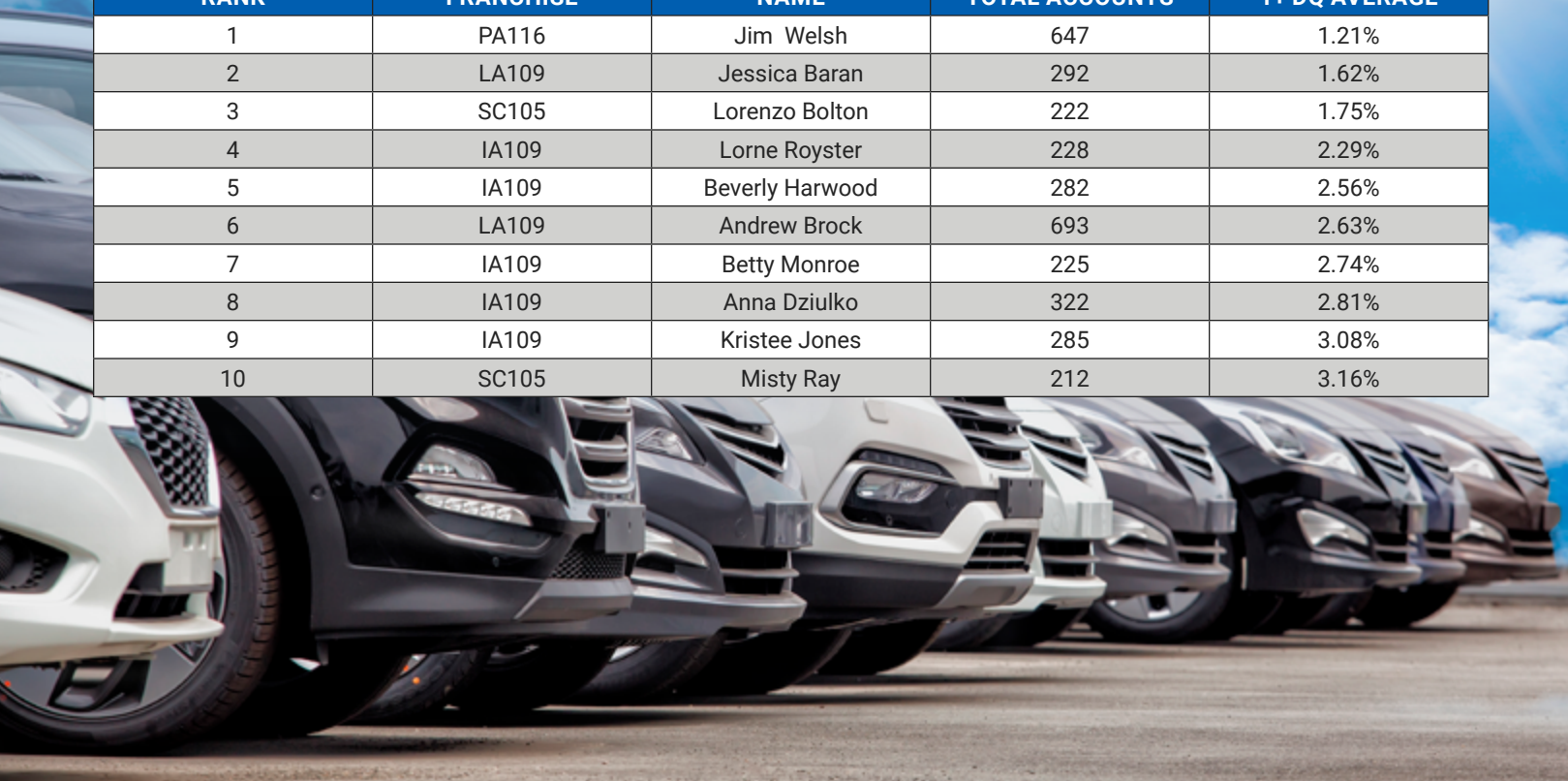
RANK	FRANCHISE	LOCATION	CITY	NET SALES
1	OH159	PA124	Monroeville, PA	65
2	IA109	IA110	Des Moines, IA	53
2	IN116	IN116H	Evansville, IN	53
4	OH159	OH160	Columbus, OH	47
5	IA109	MO109	Springfield, MO	43
6	OH159	OH159	Dayton, OH	42
6	IL115	IL133	Bloomington, IL	42
8	AR102	AR102	Springdale, AR	41
9	IL115	IL115	Joliet, IL	37
9	WI101	WI104	Appleton, WI	37

TOP SALES ASSOCIATES - APRIL 2026

RANK	FRANCHISE	LOCATION	NAME	SALES
1	IL115	IL133	Dusty Kaster	48
2	OH159	OH159	Deangelo Card	40
3	OH159	OH161	Jeremiah Vega	37
4	IN116	IN116H	Bethany Downing	34.5
5	IA109	IA110	Jeff Adams	30.5
6	IN116	IN116B	Logan Lunsford	29
7	MI109	MI116	Brent Pickle	27
8	MI109	MI113	Steven Hutchison	26.5
8	IL115	IL121	Richard Belanich3	26.5
10	OH159	OH160	Jeremy Lewis	25.5

TOP COLLECTORS - APRIL 2026

RANK	FRANCHISE	NAME	TOTAL ACCOUNTS	1+ DQ AVERAGE
1	PA116	Jim Welsh	647	1.21%
2	LA109	Jessica Baran	292	1.62%
3	SC105	Lorenzo Bolton	222	1.75%
4	IA109	Lorne Royster	228	2.29%
5	IA109	Beverly Harwood	282	2.56%
6	LA109	Andrew Brock	693	2.63%
7	IA109	Betty Monroe	225	2.74%
8	IA109	Anna Dziulko	322	2.81%
9	IA109	Kristee Jones	285	3.08%
10	SC105	Misty Ray	212	3.16%



ASSOCIATE SPOTLIGHT

MEET ADAM JENSEN!

Adam Jensen is the FSC's AP/AR & Payroll Manager, but most of you know him as either: "the payments guy," "the moneygram guy" or "the ACI guy." Adam will have been with Byrider for 14 years in July!

Adam is a huge fan of IndyCar racing and of the Indianapolis 500! He is also a DMB fan and attends a couple of concerts a year. When not going to concerts, watching an IndyCar race or traveling to Illinois, Michigan or Tennessee; Adam is at home hanging out with his 13 year old Jack Russell Terrier, "Abby," who he has had since she was a small pup.

Adam's advice: I've learned the value of asking thoughtful questions. Whether at work or in life, if something feels off or too good to be true, it's always worth taking a closer look.



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UPCOMING EVENTS

SAVE THE DATE:

▶ *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



Most Repos Don't Start at Day 90

They start when the car breaks down.

- 1) A small issue gets ignored.
- 2) The vehicle becomes unreliable.
- 3) The customer stops paying.

If you can't see it early, you're already behind.

[READ THE 90-DAY BREAKDOWN](#)

The advertisement features a circular inset on the left showing a driver's perspective from the back seat of a car. A white notification box with a red car icon and text reads: "Brad W., Ford F-150 Oil Pressure Warning". To the right, the text "Vehicle Health Data Protects Your Portfolio" is displayed in large white font. Below this, the phrase "A maintained vehicle is a paid-for vehicle" is written in red. At the bottom right, a laptop displays a dashboard with various data points and charts. The Advantage Plus logo is positioned at the bottom center of the advertisement.

IT UPDATE

MOVING FORWARD TOGETHER: AN UPDATE ON OUR DISCOVERPRO MODERNIZATION

We have some exciting progress to share on our upcoming transition from Discover to DiscoverPro, and we want to keep you informed every step of the way.

WHERE WE ARE

We're pleased to report that development on the new Sales Module is well underway – in fact, we're on track for user testing beginning next quarter. The Byrider Technology team has been doing tremendous work, and we're already turning some attention toward Underwriting, for which requirement gathering is complete and we're ready to move forward when the time comes.

WHAT'S COMING FOR YOU

DiscoverPro Sales Module isn't just a software update – it's a meaningful improvement to the tools you use every day. Here's what you can look forward to:

- ▶ **Easier, Intuitive Navigation** – finding what you need will be simpler and faster than ever
- ▶ **Customizable Workflows with Automated options** – no lead is left behind, no communication attempt will be missed
- ▶ **More Integrated Customer Communication** – connecting with customers will be smoother and more seamless, with text & email being built directly into the platform
- ▶ **Upgraded Search Capabilities** – allows you to find customers by name, phone, email, and more – even with partial info or typos.

GETTING YOU READY

We know that change can feel uncertain, and we're committed to making this transition as smooth as possible. Training materials are currently being outlined to ensure you feel confident and prepared well before any changes reach your day-to-day activities. More details on training will be shared as they develop.

STAY TUNED

We'll continue to provide regular updates as we hit key milestones. As always, if you have questions, don't hesitate to reach out to your Executive Franchise Consultant.

Thank you for your patience and continued dedication as we build toward a better experience – for our team and our customers.

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MARKETING UPDATE

OUR NEW “YES” CAMPAIGN!

We are excited to announce the launch of our new “YES” campaign!

This campaign is meant to drive brand awareness - reminding current customers who we are and introducing Byrider to a new generation.

It is important to balance foundational awareness campaigns with short-term promotional and call-to-action campaigns to grow leads, applications and sales over time.

As part of this rollout, we have developed both 15-second and 30-second video spots tailored for all of our franchise locations. We’ve also included social media assets, web banners, point of purchase materials and apparel designs.

Please let us know if you have any questions as you begin implementing these assets in your local markets. We look forward to seeing the impact of this campaign across all locations.



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COMPLIANCE UPDATE

BANK SECRECY ACT AND CURRENCY TRANSACTION REPORT

A Currency Transaction Report (CTR) is required to be completed under the Bank Secrecy Act (BSA) to prevent money laundering, detect tax evasion and track large cash transactions.

You must complete and submit the form for:

- ▶ A single cash transaction that exceeds \$10,000.
- ▶ Related transactions (multiple payments connected to the same deal) that, when combined, exceed \$10,000. For example, a down payment of \$5000 in cash is made. A week later, a \$6000 cash payment was made on the same account. Combined, the transactions exceed 10,000 and must be reported.



The form must be filed within **15 days** **after receiving the cash** and you must also provide written notice to the customer by January 31 of the following year stating that Form 8300 was filed.

Failure to file can result in civil penalties (per occurrence), increased penalties for intentional disregard and criminal penalties in extreme cases.

If a transaction is detected, you will receive notification via email from your designated Patriot Act contact that an IRS Form 8300 (CTR) may be required. After reviewing a Retail deal, add the following as a collection note:

IRS-CTR-REVIEWED.

To prevent this account from triggering future alerts (unless the threshold is exceeded again), you must enter this exact text as a collection note. Please note that this text must be an exact match and must be added as a collection note, not a memo.

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RECRUITING UPDATE

The Greenhouse 2025 Workforce & Hiring Report paints a raw and revealing picture of what it's like to be a job seeker right now. Based on responses from 2,200 active job seekers across the US, UK and Ireland, the findings show just how drastically the job market has shifted – and who it's leaving behind. These job market trends offer critical insight for recruiters looking to adapt to today's hiring challenges.

Here are some of the biggest insights from the report.

CANDIDATE CONFIDENCE IS LOW IN TODAY'S JOB MARKET

Today's hiring environment is incredibly lopsided. Just 7% of candidates believe the market favors them. Confidence is waning across generations, especially among Gen Z, with 45% of Gen Z candidates saying it's harder than ever to stand out.

And it's not just a feeling. Bait-and-switch job listings, role uncertainty and opaque interview practices are rampant. 72% of candidates report that the job they applied for turned out to be different from what was offered.

EVEN THOSE WITH JOBS AREN'T AT EASE:

- ▶ 80% of US workers feel insecure in their current roles
- ▶ 28% of workers are facing some form of employment uncertainty

Behind all this is a broader sense of instability. Economic uncertainty, layoffs and shifting company priorities have left candidates questioning whether any opportunity is secure. These patterns reflect how deeply today's job market trends are shaking up candidate expectations – and reveal just how unstable and confusing the hiring process feels in 2025.

AI HAS BECOME A LIFELINE FOR STANDING OUT

As AI becomes more embedded in the hiring process, candidates are adapting in order to get noticed. In a market where 66% feel intense pressure and 7% believe it favors them, AI has become a practical tool to survive a chaotic system. Here's how candidates are putting it to use:

- ▶ 45% use AI to prepare for interviews
- ▶ 22% use bots to apply to roles automatically (rising to 31% for Gen Z)
- ▶ Nearly one-third (31%) say AI tools have been helpful in their job search

BUT THE RESULTS ARE MIXED. WHILE AI CAN OFFER A LEG UP, MANY STILL STRUGGLE TO BREAK THROUGH:

- ▶ 26% of candidates say AI has made it harder to stand out
- ▶ Among Gen Z, that number jumps to 45%

The takeaway? For many job seekers, AI isn't about cutting corners – it's about coping. It's a way to navigate a system that feels increasingly impersonal, competitive and unclear.

Hiring is stuck in an AI doom loop... We don't need more hoops or friction; we need better signals. Just like early admissions in college show who's committed, intent will be the new differentiator in hiring.

– Greenhouse CEO Daniel Chait

RECRUITING UPDATE

CANDIDATE FRAUD IS BECOMING NORMALIZED

At the same time, a different trend is emerging – some candidates are crossing the line in their effort to get ahead. The line between resourcefulness and deception is starting to blur.

- ▶ 28% of job seekers admit to using AI to generate fake work samples
- ▶ 32% have claimed AI skills they don't actually have

And views on what counts as “cheating” vary. While 19% of US candidates say using AI in a live interview crosses the line, most don't see it that way. Among Gen Z, 21% believe AI is fair game in any circumstance – nearly double the rate of Boomers (11%).

THE LACK OF CLEAR GUARDRAILS IS PART OF THE PROBLEM:

- ▶ 27% of candidates say they've never seen an employer policy on AI use in hiring

With no consistent guidance, candidates are left to define the rules themselves. In a job market this uncertain, cutting corners can start to feel like the only way forward – and that's a warning sign for everyone involved.

BIAS IS STILL A MAJOR BARRIER

The report makes one thing clear: bias in hiring is still widespread. Over half (53%) of US job seekers say they've faced illegal or discriminatory questions. Boomers are particularly impacted, with 61% reporting age discrimination – far more than Gen Z at 11%.

AS A RESULT, MANY ARE MODIFYING THEIR RESUMES AND IDENTITIES:

- ▶ 57% have removed older experience from resumes
- ▶ 30% of underrepresented candidates have changed their names to avoid bias

If left unaddressed, these inequities will continue to distort job market trends and hinder workplace diversity.

Discrimination allows qualified candidates to slip through the cracks and erodes trust... Transparency, communication, and fairness are not optional; these characteristics are a competitive advantage for employers.

– Greenhouse CPO Paaras Parker

LOOKING AHEAD

It's clear that the old rules of hiring no longer apply. Recruiters are drowning in applications, candidates feel overlooked and the entire process is breaking under pressure. And with AI and economic pressure reshaping the landscape, it's no surprise that the playbook has been thrown out the window.

But it doesn't have to stay this way. When candidates feel seen, and recruiters are equipped with tools to prioritize connection over chaos, the experience improves for everyone. A better hiring future is possible – one where clarity replaces confusion, and intent cuts through the noise.

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