

OUR PURPOSE

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



THE DRIVE FORWARD!

JUNE 2026 - VOLUME 18

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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

Byrider Family,

Summer is here and with it comes a renewed sense of energy across our system. As I travel and talk with franchisees I continue to be struck by the resilience and drive that defines the system. We have built something durable together and the work each of you puts in every day at the store level is the foundation everything else stands on.



I want to take a moment to look ahead to something I am genuinely excited about — our July 20-Group meeting, taking place July 12th through 14th at The Chateaux Deer Valley in Park City, Utah. Our 20-Group meetings bring together a cross-section of our franchisees for two intensive days of best practice sharing, peer benchmarking, and honest conversation about what is working and what is not across different markets. There is no substitute for sitting in a room with fellow operators who are wrestling with the same challenges you are — collections strategy, recon turnaround, staffing, customer pay conversion — and walking away with three or four ideas you can implement the moment you get home.

What makes these sessions valuable is not polish. It is candor. The franchisees who get the most out of 20-Group are the ones willing to share what is actually happening in their stores, good and bad, and ask the hard questions of their peers. If you are attending, come ready to participate, not just observe. If you are not attending this round, I encourage you to connect with someone who is and ask them to bring back what they learn.

Beyond the immediate value of the sessions themselves, gatherings like this reinforce something I believe is core to who we are as a system. We are not 100 dealerships operating in isolation. We are one network, sharing one brand, one technology platform, and one mission — and the strength of that network grows every time we choose to learn from each other instead of solving the same problems in 100 separate silos.

This month's newsletter is full of useful updates from across the system — take a few minutes to read through it. As always, my door is open if you have ideas, concerns, or feedback on anything happening across the system.

Let's keep building.

Mike Onda

INDUSTRY ARTICLE

EXPERIAN: SUBPRIME SHARE, OVERALL TERMS KEEP CLIMBING IN Q1

As contract terms keep stretching throughout auto financing, Experian is seeing a gradual increase in the subprime segment, too.

According to Experian's State of the Automotive

Finance Market Report: Q1 2026 released on Thursday, subprime consumers made up 15.75% of total vehicle financing booked during the first quarter. That level represented an increase from 14.40% last year.

For new vehicle financing, analysts noticed the subprime market grew year-over-year to 6.88% from 5.61%. In used-vehicle financing, the subprime market increased from 19.36% last year to 20.60% this past quarter.

"There continues to be increased momentum within the subprime segment as financing options expand across the automotive finance market," said Melinda Zabritski, Experian's head of automotive financial insights.

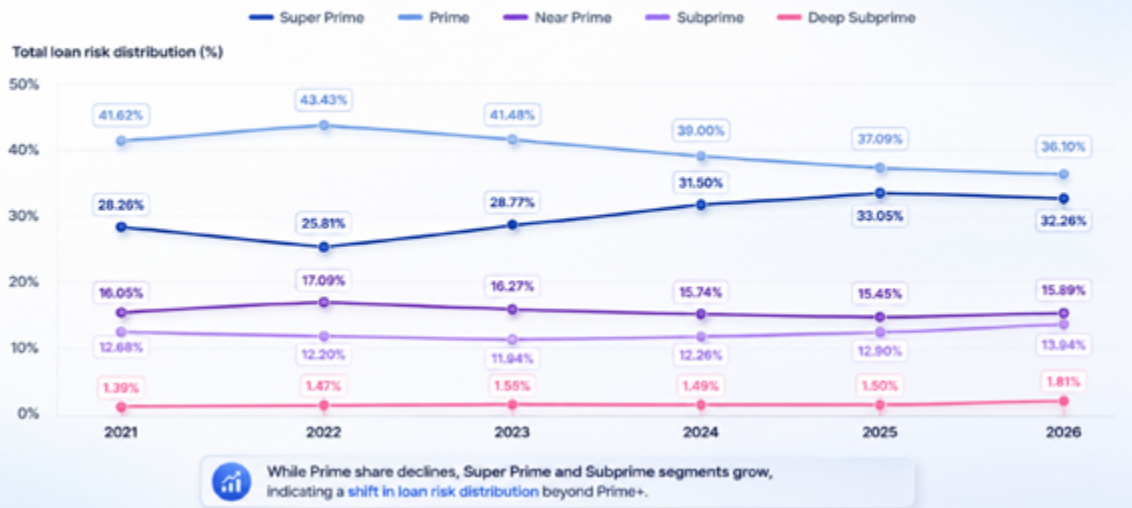
As affordability remains a top priority across the automotive market, Experian spotted that longer contract terms are being booked to get consumers into what they deem to be manageable monthly payments.

Experian reported the percentage of new vehicles with loan terms stretching more than six years reached 35.55% in Q1 2026, up from 30.83% a year ago.

<https://www.autoremarketing.com/subprime/experian-subprime-share-overall-terms-keep-climbing-in-q1/>

Total loans see growth outside of Prime+

Risk distribution shifts toward non-Prime segments from 2021 to 2026.



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HOT TOPIC

THE SERVICE WALK: THE FOUNDATION OF CUSTOMER EXPECTATIONS

THE SERVICE WALK SETS THE TONE FOR THE ENTIRE CUSTOMER EXPERIENCE

One of the biggest opportunities to improve customer relationships, customer pay, and overall service success starts long before the customer ever pulls into the service drive.

It starts at the time of sale.

Too often, service issues become difficult because the customer was never

properly set up with the right expectations from the beginning. When the sales process overpromises or avoids discussing future service responsibilities, the Service Manager is forced to overcome unrealistic expectations later.

The Service Walk is designed to prevent that.

A proper Service Walk helps the customer understand the value of the Byrider service department while also creating ownership and accountability from the customer.

THE GOAL OF THE SERVICE WALK

The goal is not simply to explain where the service department is located.

The goal is to establish:

- ▶ Trust
- ▶ Value
- ▶ Expectations
- ▶ Customer ownership in the vehicle



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HOT TOPIC

When done correctly, the customer leaves understanding:

- ▶ Byrider provides affordable service options
- ▶ We offer lower labor rates
- ▶ We do not mark up parts
- ▶ We provide affordable oil changes
- ▶ Warranty and service agreement coverage creates significant savings

But just as important: The customer must understand that nothing is completely free.

Customers should leave the Service Walk understanding they will always be expected to contribute something toward maintaining their vehicle. That could include:

- ▶ Warranty deductibles
- ▶ Diagnostic fees
- ▶ Customer pay repairs
- ▶ Maintenance items
- ▶ Possible financing options like M-DIP when necessary

This conversation is critical.

WHY EXPECTATIONS MATTER

When expectations are not established early:

- ▶ Customers become frustrated during repairs
- ▶ Service Managers struggle to negotiate customer pay
- ▶ Small repairs turn into major conflicts
- ▶ Customer retention suffers
- ▶ Accountability disappears

When expectations are set correctly:

- ▶ Customers are more cooperative
- ▶ Customer pay opportunities improve
- ▶ Service Managers can negotiate repairs more effectively
- ▶ Customers feel ownership in the vehicle
- ▶ Long-term retention improves

Customers who invest money into their vehicle are more likely to:

- ▶ Maintain it properly
- ▶ Value the vehicle
- ▶ Stay engaged in the program
- ▶ Keep the vehicle longer

HOT TOPIC

THE SERVICE WALK SHOULD BE INTERACTIVE

The best Service Walks are conversations – not speeches.

Sales associates should:

- ▶ Ask questions
- ▶ Confirm understanding
- ▶ Engage the customer throughout the walk
- ▶ Reinforce key expectations multiple times

The customer should clearly understand: “We are here to help keep you on the road – but maintaining the vehicle is a shared responsibility.”

This approach sets the Service Department up for success later when the customer experiences their first repair need.

MANAGEMENT’S ROLE

Management should regularly review and reinforce Service Walk expectations.

One effective practice is having the Service Manager periodically walk the process with the sales team from the customer’s perspective to identify:

- ▶ Overpromising
- ▶ Misleading wording
- ▶ Missed expectations
- ▶ Areas where the message lacks clarity

Consistency matters.

If every salesperson delivers a different message, customer expectations become inconsistent – and the Service Department pays the price later.

FINAL TAKEAWAY

The Service Walk is not just part of the sales process.

It is the foundation of the future service relationship.

The stores that consistently perform strong Service Walks create:

- ▶ Better customer expectations
- ▶ Better customer pay opportunities
- ▶ Better customer retention
- ▶ Less conflict
- ▶ Stronger long-term portfolio performance

It all starts with setting the customer up the right way from day one.

BYRIDER IN THE NEWS!

BYRIDER SEEKING MORE KNOWLEDGEABLE FRANCHISEES AS FOOTPRINT GROWS

Byrider recently said its buy-here, pay-here dealership network is gaining momentum this year with a franchisee-led ownership structure, a major investment in its homegrown dealership management software and franchise growth plans.

According to a news release, there currently are 36 franchising groups, with nearly 70% of that collection owning multiple stores. The company continues to grow its nationwide presence, as demonstrated by a new location that recently opened in Jacksonville, NC, this past quarter.



In 2024, the company was acquired by Byrider Franchise Partners, an investor group of existing Byrider franchisees who partnered together to lead the company with a focus on providing the franchise system with software and support to help them compete and win in their markets.

Recently the company also announced a major technology investment to modernize its proprietary Discover software platform. Built specifically for the BHPH model, Discover can power dealership operations across vehicle acquisition and reconditioning, sales, underwriting, service, collections and accounting.

"This is a bright, new chapter for Byrider. We've been hard at work over the last few years to put the right pieces into place, and now we're ready to kick things into high gear," Chief Executive Officer Mike Onda said in the news release.

"Expanding our franchise footprint will allow us to meet the growing demand of individuals who need a structured path to vehicle ownership and to improve their financial standing, while our recent investments in modernized technology demonstrate our continued commitment to franchisee support and success," Onda continued.

Now focused on strategic franchise growth in key markets across the country, Byrider is currently awarding franchises to auto industry veterans; banking and finance professionals who understand credit and collections; and multi-unit retail or restaurant operators looking to diversify into a different category.

"It's been incredible to see how the Byrider model has helped franchisees reach new potential with national buying power, robust support and the tools they need to run great BHPH businesses," Byrider Vice President of Franchise Development Ryan Conrad said.

"We want to grow the system thoughtfully with individuals who not only possess the proper know-how, but who also have a deep passion for their communities and making a difference in customers' lives," Conrad went on to say.

<https://www.autoremarketing.com/bhph/byrider-seeking-more-knowledgeable-franchisees-as-footprint-grows/>

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DEALER RECOGNITION SPOTLIGHT

PRIDE OF OWNERSHIP: THE OPPORTUNITY WE CREATE EVERY DAY

FROM FIRST-TIME BUYER TO CHAIRMAN OF THE BOARD

In 1991, a young, newly married man with limited financial resources walked into a small dealership operating out of an old trailer in Marion, Indiana. He wasn't there by choice. Just earlier, he had visited the DeVoe Chevrolet and Cadillac dealership, hoping to purchase an SUV, only to be turned away.

Someone suggested he visit "The Trailer" – an idea that turned into a dealership.

That dealership was the original J.D. Byrider.

"I walked into the door on the left. There were two desks and a salesman in there. I walked out the door on the right with the keys to my 1988 Buick Regal — maroon with velour interior."

That's how Sean Garber tells the story of becoming a Byrider customer.

Like so many of our customers, Sean was given an opportunity when others saw only obstacles. He made his payments, continued to build his credit, and continued building his life. Just two years later, he returned to the very dealership that had previously turned him away and purchased that new SUV.

The car itself may seem like a small thing today, but for Sean it represented something much bigger: a chance.

A chance to move forward.

A chance to prove himself.

A chance to build a future.

Today, that same customer who once drove away in a maroon Buick Regal serves as Chairman of the Byrider Board of Directors.

Think about that journey for a moment.

Not from customer to employee.

Not from customer to manager.

From customer to Chairman.



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DEALER RECOGNITION SPOTLIGHT

THE POWER OF WHAT WE DO

Sean's story is remarkable, but the most important part isn't where his journey ended. It's where it began.

It began with a team of people who believed in giving someone an opportunity.

Every day, our employees make similar opportunities possible for customers across the country.

The salesperson who takes the time to understand a customer's situation.

The service advisor who keeps a customer's vehicle reliable so they can get to work.

The account representative who helps a customer stay on track during a difficult month.

The manager who coaches a team to deliver a better customer experience.

Each of these actions helps someone take the next step in their life.

Many of our customers come to us during challenging circumstances. They may have experienced credit difficulties, unexpected setbacks, or financial hardships. What they need is not just transportation. They need a chance to move forward.

That is what Byrider has been providing for decades.

OWNERSHIP MEANS MORE THAN A VEHICLE

We also have many employees who are current or former Byrider customers themselves.

Many of you know firsthand what it feels like to receive that opportunity.

You understand the pride that comes from making payments on time, improving your credit, and reaching goals that once felt out of reach.

You know what it feels like to earn something.

That sense of ownership is powerful.

Ownership is not just about the vehicle in the driveway.

It's about taking control of your future.

It's about making choices today that create opportunities tomorrow.

It's about believing that your current situation does not have to define your future.

Those are the same values that drive our customers every day.

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DEALER RECOGNITION SPOTLIGHT

DEFINING SUCCESS FOR YOURSELF

Not everyone can become Chairman of the Board.

But everyone can create their own success story.

For some, success may be purchasing a newer vehicle in a few years.

For others, it may be buying a first home, paying off debt, putting children through school, or reaching a personal or professional milestone they've worked toward for years.

Success looks different for everyone.

What matters is continuing to move forward.

The opportunity that helped Sean Garber change his life is the same opportunity we help provide every day.

That's something every Byrider employee should be proud of.

When you come to work each day, remember that you are not simply selling vehicles, servicing cars, collecting payments, or managing operations.

You are helping people create their next chapter.

You are creating opportunities.

You are changing lives.

And somewhere today, another customer may be starting a journey they will tell proudly for the rest of their life.

A PHILOSOPHY FOR SUCCESS

As a serial entrepreneur, Mr. Garber attributes his success to what he calls the "Four Corners of the Foundation":

- 1. Surround yourself with good people.**
- 2. Listen to your customers—both internal and external.**
- 3. Check your ego at the door.**
- 4. Check your greed at the door.**

EXPANDING THE BYRIDER FRANCHISE

Mr. Garber's entrepreneurial journey continued with the founding of Garber Ventures in 2022, which became a Byrider franchisee, operating six stores across Ohio, Kentucky, Tennessee, and Florida. His influence in the Byrider network deepened in 2024 when he, along with fellow franchisees, acquired the Byrider Franchisor Corporation, where he now serves as Chairman of the Board.

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TRAIN-THE-TRAINER RECAP

SERVICE TRAINING RECAP: CAPACITY & ACCOUNTABILITY

This month's Service Training focused on one of the most important drivers of service department success: **Capacity Management and Accountability**. The session challenged managers to shift their mindset from simply reacting to workload demands to proactively planning technician capacity, maximizing productivity, and improving overall shop throughput.

KEY TAKEAWAYS

- ▶ Capacity is not the amount of work waiting to be done—it's the amount of productive work your shop can realistically complete.
- ▶ Successful service departments balance productivity, efficiency, and accountability to maximize technician output and customer satisfaction.
- ▶ Managers should regularly measure:
 - *Technician Productivity*
 - *Estimate-to-Actual Efficiency*
 - *Shop Throughput*
 - *Recon Hours*
 - *Customer Repair Order (RO) Hours*
- ▶ Daily management and tracking are critical. What gets measured gets managed.

FOCUS ON TECHNICIAN PRODUCTIVITY

Participants reviewed strategies to:

- ▶ Establish production benchmarks for each technician.
- ▶ Allocate work based on technician strengths and skill levels.
- ▶ Conduct weekly one-on-one performance reviews.
- ▶ Track productivity goals and estimate accuracy.
- ▶ Identify and eliminate productivity killers such as waiting on parts, approvals, vehicles, or unclear priorities.

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TRAIN-THE-TRAINER RECAP

CAPACITY PLANNING & SCHEDULING

A major portion of the training focused on building a weekly production plan before the week begins. Service Managers were encouraged to:

- ▶ Calculate available technician hours.
- ▶ Determine productive hours based on current productivity levels.
- ▶ Forecast recon and customer repair capacity.
- ▶ Plan for aging inventory, appointments, repossessions, and incoming vehicles.
- ▶ Establish clear weekly production goals and technician assignments.

MANAGING IN REAL TIME

Even the best plans require adjustments. The training emphasized:

- ▶ Quickly pivoting when appointments cancel or priorities change.
- ▶ Filling open technician time immediately with productive work.
- ▶ Using no-shows and schedule changes as opportunities rather than downtime.
- ▶ Maintaining a continuous flow of work throughout the shop.

DAILY ACCOUNTABILITY DRIVES RESULTS

The session concluded with a reminder that capacity planning is not a weekly exercise—it is a daily responsibility. High-performing Service Managers:

- ▶ Conduct daily reviews of productivity and efficiency.
- ▶ Monitor technician workloads and bottlenecks.
- ▶ Use tools such as the Service Department Control Board and morning huddles.
- ▶ Ensure every technician has work lined up and ready to go.
- ▶ Protect productive hours and eliminate idle time.

BOTTOM LINE

The path to higher throughput, improved customer service, and stronger financial performance starts with effective capacity management. By planning ahead, tracking key metrics, and holding teams accountable daily, service departments can increase productivity, reduce bottlenecks, and create more consistent results.

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TRAIN-THE-TRAINER RECAP

SALES TRAINING RECAP: BUILDING THE DEAL

June's Sales Training focused on a critical concept: **Building the Deal Before It Reaches Underwriting**. The session emphasized that successful sales are not the result of luck—they are the outcome of thorough investigation, strong customer relationships, and identifying opportunities that strengthen approval potential.

KEY TAKEAWAYS

- ▶ Strong deals are built through a structured process, not simply by submitting an application.
- ▶ Top-performing sales associates uncover opportunities through effective questioning, investigation, and documentation.
- ▶ Small details can significantly impact approval decisions, deal structure, and customer outcomes.
- ▶ Sales teams must focus on gathering complete information and presenting the strongest possible deal to underwriting.

BETTER CONVERSATIONS = BETTER DEALS

A major focus of the training was the connection between rapport building and sales performance. Associates were encouraged to:

- ▶ Build trust throughout every step of the sales process.
- ▶ Ask probing questions to uncover customer needs and motivations.
- ▶ Listen actively before presenting solutions.
- ▶ Confirm understanding and address concerns early.
- ▶ Focus on learning about the customer before attempting to close the sale.

UNDERSTANDING THE TRUE OBJECTION

The training highlighted the difference between a customer's stated objection and the real concern preventing them from moving forward. Common root causes include:

- ▶ Concerns about approval.
- ▶ Affordability questions.
- ▶ Lack of trust in the process.
- ▶ Uncertainty about the commitment being made.

Associates were challenged to move beyond surface-level objections and identify the true barriers to the sale.

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TRAIN-THE-TRAINER RECAP

BUILDING STRONGER DEAL STRUCTURES

Participants reviewed key areas that create stronger approval opportunities, including:

- ▶ Thorough application review and investigation.
- ▶ Accurate documentation and verification.
- ▶ Identifying down payment opportunities.
- ▶ Exploring trade-in opportunities.
- ▶ Evaluating co-buyer opportunities.
- ▶ Understanding affordability and approval expectations.
- ▶ Collaborating effectively with CNAC throughout the process.

PROCESS CREATES RESULTS

The session reinforced that consistent sales success comes from disciplined execution:

- ▶ Follow a structured sales process.
- ▶ Document conversations and next steps.
- ▶ Maintain CRM accuracy.
- ▶ Follow up consistently and with urgency.
- ▶ Focus on activities that drive appointments, applications, approvals, and sales.

BOTTOM LINE

The best sales associates do more than sell vehicles—they build strong deals by asking better questions, uncovering opportunities, and gathering complete customer information. By focusing on investigation, rapport, and deal structure, teams can improve approval rates, create better customer experiences, and ultimately drive more sales.

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TRAIN-THE-TRAINER RECAP

CNAC TRAINING RECAP: READING A CREDIT BUREAU

June's CNAC Training focused on helping team members develop a deeper understanding of how to read and interpret credit bureaus. The session emphasized that successful underwriting goes far beyond credit scores—it's about identifying patterns, understanding customer history, and asking the right questions to make informed lending decisions.

KEY TAKEAWAYS

- ▶ Experienced underwriters look beyond the score and focus on the story behind the credit report.
- ▶ Key areas of review include:
 - *Current auto loans*
 - *Open versus closed accounts*
 - *Charge-offs and collections*
 - *Recent inquiries*
 - *Time on bureau*
 - *Overall payment patterns*
- ▶ Understanding these factors helps paint a clearer picture of a customer's financial behavior and repayment potential.

IDENTIFYING RED FLAGS AND HIDDEN STRENGTHS

Participants reviewed common credit bureau warning signs, including:

- ▶ Multiple repossessions
- ▶ Excessive collections
- ▶ High inquiry volume
- ▶ Frequent late payments
- ▶ Charge-offs
- ▶ Short employment or residence history
- ▶ Thin credit files

The training also highlighted often-overlooked strengths such as:

- ▶ Prior successful auto loan history
- ▶ Long-term account relationships
- ▶ Low revolving credit utilization
- ▶ Stable residence history
- ▶ Improving payment patterns
- ▶ Limited recent credit inquiries

The goal is to evaluate the entire credit profile rather than focusing solely on negative information.

TRAIN-THE-TRAINER RECAP

AVOIDING COMMON UNDERWRITING MISTAKES

The session stressed several pitfalls to avoid:

- ▶ Falling in love with the credit score.
- ▶ Ignoring payment patterns.
- ▶ Missing positive indicators.
- ▶ Making emotional approval decisions.
- ▶ Failing to ask enough follow-up questions.
- ▶ Focusing on a single trade line instead of the overall credit picture.

ASKING BETTER QUESTIONS

A significant portion of the training focused on investigative interviewing. Team members reviewed coaching questions for common credit situations, including:

- ▶ Open auto loans
- ▶ Paid-off or closed accounts
- ▶ Repossessions
- ▶ Charge-offs
- ▶ Total loss or accident-related situations
- ▶ Affordability-related delinquencies

Participants learned how targeted questions can uncover important context, validate information, and support stronger underwriting decisions.

UNDERSTANDING CREDIT BUREAU CODES

The training also provided a practical review of:

- ▶ TransUnion payment history codes
- ▶ Equifax payment history codes
- ▶ Account designation codes
- ▶ Joint versus individual account responsibilities
- ▶ Indicators of repossessions, charge-offs, and collection activity

Understanding these codes allows team members to interpret credit reports more accurately and consistently.

BOTTOM LINE

Reading a credit bureau is about understanding the customer's story—not just their score. By recognizing patterns, identifying both risks and strengths, and asking meaningful follow-up questions, CNAC teams can make more informed decisions, improve consistency, and better serve customers while protecting the portfolio.

FRANCHISEE BIRTHDAYS

STORE #	FRANCHISE #	NAME	DATE
OH159	OH159	Jim Wright	July 1
FL118	FL118	Kevin Behymer	July 27
WI114	WI114	Keith Kocourek	July 27

Happy Birthday!



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RANKINGS

TOP 25 LOCATIONS - MAY

TOP 25 STORES THROUGH MAY 2026

RANK	STORE	LOCATION	CITY, STATE	GROUP
1	IA109	IA104	Burlington, IA	Larson / Lee
2	OH130	OH140	Mansfield, OH	McPhie / Barrett
3	OH130	OH155	Amherst, OH	McPhie / Barrett
4	SC105	SC105	Columbia, SC	Gandolfo
5	WI114	WI114	Wausau, WI	Kocourek / Freiboth
6	IA109	MO109	Springfield, MO	Larson / Sleeth
7	IA109	IA110	Des Moines, IA	Larson / Lee
8	MI109	MI109	Traverse City, MI	Marsh/Chevalier
9	OH130	OH142	Wooster, OH	McPhie / Barrett
10	OH130	OH130	Akron, OH	McPhie / Barrett
11	AR102	AR102	Springdale, AR	Hanson
12	IA109	MO113	Joplin, MO	Larson / Sleeth
13	PA116	PA116	Palmyra, PA	Lewis
14	ID101	ID102	Nampa, ID	Chalfant
15	OH130	OH152	Ashtabula, OH	McPhie / Barrett
16	IA109	IA109	Davenport, IA	Larson / Lee
17	LA109	IN125	Kokomo, IN	Boyce
18	AR103	IN127	Terre Haute, IN	Enderlin / Aldridge
19	IN116	IN116H	Evansville, IN	Wagner / Gerhart
20	OH130	OH148	Canton, OH	McPhie / Barrett
21	SC105	SC114	Charleston, SC	Gandolfo
22	KY110	KY110	Elizabethtown, KY	Garber/Dodson
23	IA109	IA111	Cedar Rapids, IA	Larson / Lee
24	IN116	IN116C	Bloomington, IN	Wagner / Gerhart
25	IA109	MO114	Columbia, MO	Larson / Sleeth



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TOP PERFORMERS

TOP SALES LOCATIONS - MAY 2026

RANK	FRANCHISE	LOCATION	CITY	NET SALES
1	OH159	PA124	Monroeville, PA	63
2	IA109	MO109	Springfield, MO	51
3	WI101	WI102	Milwaukee, WI	38
3	IN116	IN116H	Evansville, IN	38
3	AR102	AR102	Springdale, AR	38
6	OH128	WV105	South Charleston, WV	34
6	IL115	IL133	Bloomington, IL	34
8	CT103	CT103	Meriden, CT	32
8	VA102	VA102	Roanoke, VA	32
8	IA109	IA109	Davenport, IA	32
8	ID101	ID101	Garden City, ID	32

TOP SALES ASSOCIATES - MAY 2026

RANK	FRANCHISE	LOCATION	NAME	SALES
1	IL115	IL133	Dusty Kaster	42
2	MI109	MI113	Steven Hutchison	34
3	MI109	MI116	Brent Pickle	30
3	IL115	IL121	Richard Belanich	30
5	VA102	VA102	Gregory Alexander	28
5	TX112	TX114	Matt Milling	28
7	IN116	IN116H	Bethany Downing	27.5
8	OH159	OH159	Deangelo Card	27
8	IN116	IN116B	Logan Lunsford	27
10	IN116	IN116	Brandon Wallace	26
10	TX118	TX118	Amadou Kane	26

TOP COLLECTORS - MAY 2026

RANK	FRANCHISE	NAME	TOTAL ACCOUNTS	1+ DQ AVERAGE
1	PA116	Jim Welsh	634	1.48%
2	SC105	Lorenzo Bolton	220	2.25%
3	LA109	Jessica Baran	298	2.29%
4	SC105	Misty Ray	213	2.69%
5	LA109	Andrew Brock	308	2.75%
6	IA109	Anna Dziulko	320	2.88%
7	LA109	Michael Dunham	413	2.95%
8	IA109	Lorne Royster	224	2.96%
9	IA109	Betty Monroe	224	2.97%
10	CT103	James Platt	276	3.23%

ASSOCIATE SPOTLIGHT

MEET MATT BURNS!

Matt has been with Byrider for 9 years, serving as Director of Solutions Engineering – the brain behind the ACI payment integration and the current CRM platform and is a driving force in designing and building the new DiscoverPro.

When asked what he enjoys most about his role, Matt said:

“I love getting a bunch of smart people in the same room and working to solve a problem together.”

BEYOND THE OFFICE

Matt is a self-proclaimed “nerd” with an impressive range of interests. He holds a Black Belt in Shorei Goju Ryu Okinawan Karate, enjoys building Lego sets, watching YouTube, and playing mobile games – including Egg Incorporated, where he’s currently ranked 358 out of 109,000 players worldwide.

He’s also on a quest to decrease his average solve time on a 3x3x3 Rubik’s cube (personal best: 42 seconds).

An experienced weekend traveler, Matt and his wife Ginny are working their way through all of Indiana’s counties this year.

FAMILY

Matt is married (Ginny) with two children: Garrick (24) and Riley (18). Riley recently graduated from Fishers High School and is busy creating his own written language, making music, and ranking everything under the sun. Matt also shares his home with his wife’s cat and two Shih Tzus, Gizmo and Ziggy.

MATT’S ADVICE

“Perception is reality.”



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.*

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

CALLDRIP, NEWLY ACQUIRED BY CALLREVVU



Every Sale Starts with a Conversation

Faster responses. Smarter conversations. More appointments. More sales.

CallDrip helps dealerships engage leads immediately through AI-powered text and phone communication. By connecting with prospects within minutes, dealerships can increase appointments, improve response times, and close more deals.

WHY CALLDRIP?

- ▶ **Speed to Lead** – Instantly engage leads the moment they reach out.
- ▶ **Keep the Conversation Going** – AI follows up via text to answer questions and build interest.
- ▶ **Drive More Appointments** – Turn conversations into showroom visits and test drives.
- ▶ **Close More Deals** – Better connections create happier customers and more sales.

CUSTOMERS ENGAGE FOUR WAYS

- ▶ **In Person** – Strong first impressions matter.
- ▶ **Phone** – Fast engagement keeps prospects from contacting competitors.
- ▶ **Online** – Traditional response times can average 45 minutes.
- ▶ **CallDrip** – Connect with prospects in under one minute and increase conversion opportunities.

READY TO SEE WHAT'S POSSIBLE?

Learn how Call Drip helps dealerships respond faster, connect with more customers, and create additional sales opportunities.

Schedule a demo today—or, if you're joining us in Park City for the July 20 Group meeting, take a few minutes to connect with Brock and Kevin. They'd love to meet you and answer your questions.



Kevin Andersen

I may be the first person to respond to an internet lead in 45 seconds or less — even while standing on the golf course with a putter in my hand.

 Call or text me directly at
661-535-1557

The complex block features a circular portrait of Kevin Andersen, a man in a suit and tie, smiling. Below the portrait is his name in a large, bold, blue font. Underneath his name is a short paragraph of text in a smaller blue font. At the bottom of the block is a blue circular icon of a telephone handset, followed by the text "Call or text me directly at" and the phone number "661-535-1557" in a bold blue font.

IT UPDATE

STAYING SAFE IN YOUR BYRIDER INBOX:



WHAT YOU NEED TO KNOW ABOUT RECENT PHISHING ATTEMPTS

We want to take a moment to address something important and reassure you that you have the tools to protect yourself and Byrider.

Recently, we've seen a significant uptick in phishing attempts targeting our organization. **In fact, 62 accounts were compromised during the month of May alone.** These attacks are becoming increasingly sophisticated, and even the most vigilant individuals can be caught off guard. That's why staying informed and recognizing the warning signs of phishing remains one of our strongest defenses.

WHAT IS PHISHING?

Phishing is when someone sends a fraudulent email designed to trick you into clicking a malicious link, sharing sensitive information, or opening a harmful attachment. What makes today's phishing attempts especially tricky is that they often appear to come from people you know and trust — a colleague, a vendor, even your manager.

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IT UPDATE

THE GOLDEN RULE: WHEN IN DOUBT, DON'T OPEN IT

One of the most important habits you can build is this: **if you weren't expecting an attachment, don't open it – even if it looks like it came from someone you know.**

Cybercriminals can spoof email addresses or compromise real accounts to send malicious files that look completely legitimate. A familiar name in the "From" field is not a guarantee of safety. Before opening any unexpected attachment, ask yourself:

- ▶ Was I expecting something from this person?
- ▶ Does the message feel a little off – unusual wording, a vague subject line, unexpected urgency?
- ▶ Is the attachment something this person would normally send me?

If anything feels off, trust that instinct.

WHAT TO DO INSTEAD

- ▶ **Don't open the attachment.** Even previewing a file can sometimes trigger harm.
- ▶ **Reach out to the sender directly** – by phone or a separate email – to verify they actually sent it.
- ▶ **Report it to IT immediately.** If you receive a suspicious email, forward it to IT so they can investigate and alert others if needed. No question is too small – it's always better to check.

YOU'RE NOT ALONE IN THIS

Phishing attacks work because they're designed to fool people – this isn't about blame, it's about building smart habits together. If you accidentally click something suspicious, don't panic. Report it to IT right away so we can act quickly to minimize any risk.

We're all in this together, and your vigilance makes a real difference. Thank you for helping keep our Byrider team and ultimately our customers safe.

Questions or concerns? Reach out to the Service Desk – 800.234.7507.



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MARKETING UPDATE

DRIVING SUMMER ENGAGEMENT

We're shifting gears into summer with a major focus on retail readiness and reliability!

Our newly launched Summer Road Trips social media campaign is officially live, capturing the seasonal excitement of travel to drive digital traffic to your inventory. Alongside these assets, we are heavily featuring The Inspection Lot video asset. This video serves as a powerful conversion tool, walks customers through our inspection process, and highlights the reliability in our vehicles.



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COMPLIANCE UPDATE

It's Training Time for Designated Credit Professionals (DCP). If you or your DCP have not completed the required annual training, please visit OnTrack Learning to assign and complete the course and take and pass the associated quiz.



THREE REASONS TO COMPLETE YOUR CERTIFICATION

1. THIS COURSE FULFILLS THE REQUIREMENTS PER THE BYRIDER STANDARD: CREDIT PROFESSIONAL

Each franchise is required to appoint one employee to oversee and train Byrider and CNAC personnel on credit bureau report use, credit bureau reporting, and handling of customers' credit disputes. The appointed person will certify annually that they have completed the applicable credit bureau training. Standard Added 12/07/2015

2. TO SCORE A YES ON THE CREDIT BUREAU REPORTING SECTION OF THE ANNUAL COMPLIANCE

What is Audited - "Has the location designated a credit professional to oversee credit bureau reporting?"

How we Audit - Verify that the franchise has appointed an individual to oversee and train Byrider and CNAC personnel on credit bureau reporting use, credit bureau reporting, and handling of customer credit disputes. Confirm that the credit professional has completed applicable credit bureau training annually.

3. TO UNDERSTAND AND MEET YOUR OBLIGATIONS REGARDING:

- ▶ The Credit Professional's responsibilities
- ▶ Everyday credit report use
- ▶ Accurate credit reporting
- ▶ Responding to credit disputes received at your location via e-OSCAR



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

RECRUITING SUCCESS ISN'T MEASURED BY HIRES—IT'S MEASURED BY RETENTION

When a position opens, the immediate goal is often to fill it as quickly as possible. But the true measure of recruiting success isn't how fast a position is filled—it's whether the employee stays, performs, and contributes to the success of the dealership.

Across today's labor market, many employers face similar challenges: candidates who accept offers but never start, employees who leave after a few weeks, or new hires who simply aren't the right fit for the team. While these situations can be frustrating, they often highlight the importance of focusing on quality and fit throughout the hiring process.

THREE FACTORS THAT DRIVE BETTER HIRING OUTCOMES

1. MOVE QUICKLY, BUT DON'T RUSH

Top candidates are often considering multiple opportunities. Timely communication, prompt interviews, and efficient decision-making help prevent losing qualified candidates to competitors. Speed matters—but so does making a thoughtful hiring decision.

2. CREATE A POSITIVE CANDIDATE EXPERIENCE

Candidates begin forming opinions about your dealership from their first interaction. Clear communication, professional interviews, and timely follow-up help build trust and increase the likelihood that candidates will accept and follow through on an offer.

3. HIRE FOR CULTURAL FIT AND LONG-TERM SUCCESS

Experience and technical skills are important, but they don't always predict success. Candidates who align with your dealership's culture, expectations, and work environment are often more likely to stay and perform at a high level.

Be transparent about job responsibilities, schedules, performance expectations, and the realities of the role. Setting clear expectations up front helps reduce no-shows, early turnover, and costly hiring mistakes.

A QUESTION WORTH ASKING

Before extending an offer, ask yourself:

"Can this person do the job?" and **"Will this person thrive in our dealership?"**

The most successful hires are usually those where the answer to both questions is "yes."

RECRUITING SERVICES AVAILABLE TO FRANCHISEES

The Byrider Recruiting Team partners with franchisees to help identify, attract, and hire quality talent across a variety of dealership positions. Our goal isn't simply to help you fill openings—it's to help you make hires that contribute to your team's long-term success.

If you have current or upcoming hiring needs, contact the Recruiting Team.