

OUR PURPOSE

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



THE DRIVE FORWARD!

JULY 2026 - VOLUME 19

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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,

Our July 20-Group at The Chateaux Deer Valley in Park City Utah was one of the best we've had — the energy in the rooms, the candor of the conversations, and the ideas you all brought to the table reminded me exactly why this system works best when we're pulling in the same direction. Thank you to everyone who traveled in, leaned into the tough conversations, and left with a plan. That's what these meetings are for.



A few things stood out to me from our time together. First, the caliber of this group keeps rising — the testimonial contest results, the best idea session, the performance at the top of our rankings, and the stories you're sharing about your teams tell me we're building real momentum. Second, the questions you asked about DiscoverPro's new Sales Module and the SOCi social media marketing platform tell me you're leaning into the tools we're building, not waiting for someone else to figure it out first. Keep that energy up as both continue to roll out over the coming months.

As we move into the back half of summer, I'd ask every store to keep two things front of mind. First — read this month's Hot Topic on prospecting. It's a good reminder that our best leads are often already standing in our showrooms, our service bays, and our CNAC call planners. Second — the bankruptcy data in this issue is a reminder of the opportunity in front of us. The customer we're built to serve isn't going anywhere, and every one of you is closer to them than any competitor.

We've got Convention 2026 in San Antonio this November, and based on what I saw in Park City, I have no doubt this will be one of our best years yet.

Thanks for everything you do — for your customers, your teams, and this brand.

Mike Onda

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CUSTOMER SUCCESS STORIES

CONGRATULATIONS TO OUR 2026 CUSTOMER TESTIMONIAL CONTEST WINNERS!

On behalf of the entire Byrider team, thank you to everyone who participated in our 2026 Customer Testimonial Contest.

The response exceeded our expectations, with 73 customer testimonial videos submitted from dealerships across the system. Your efforts showcased the life-changing impact Byrider has on our customers every day and created an outstanding library of authentic stories that will support both system-wide and local marketing initiatives for years to come.

After reviewing all submissions, our franchisees voted live during the 20 Group Meeting to select this year's winners.

1. WINNER: FL118

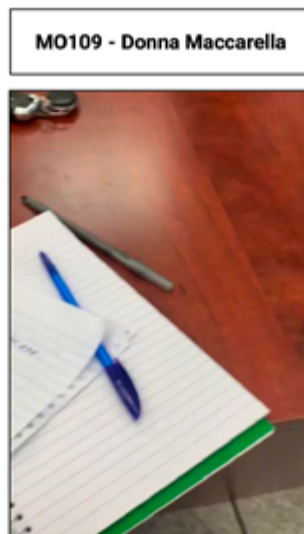
2. RUNNER-UP: IN116C

3. RUNNER-UP: MO109

Congratulations to our winners, and thank you again to every dealership that took the time to identify customers, capture their stories, and share what makes the Byrider experience so special.

Attached is a PDF containing links to each of the winning videos. I encourage you to watch them and consider how these stories can inspire your team to continue creating exceptional customer experiences.

Thank you for helping us celebrate the incredible difference Byrider makes in the lives of our customers.



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BYRIDER INNOVATION

INNOVATION TAKES CENTER STAGE AT THE JULY 2026 20-GROUP SHARK TANK COMPETITION

One of the highlights of our July 20-Group meeting in Park City was the debut of a brand-new format for our annual Best Idea Competition. This year, we transformed the event into a Shark Tank-style competition, giving franchisees the opportunity to pitch innovative ideas that are already making a measurable impact in their dealerships.

Each participating franchise delivered a three-minute presentation followed by a three-minute Shark Q&A, where our panel challenged presenters on implementation, scalability, cost, and measurable results. The new format created an engaging, fast-paced session that encouraged collaboration while allowing attendees to walk away with practical ideas they can immediately apply in their own stores.



The quality of the presentations was exceptional. From artificial intelligence and sales automation to service operations, lead generation, and process improvements, franchisees demonstrated how creativity and innovation continue to drive operational excellence across the Byrider system.

A sincere thank you goes out to every franchise group that participated. Your willingness to share your successes, lessons learned, and innovative thinking is what makes the 20-Group program so valuable. By openly sharing ideas, you're helping strengthen not only your own dealership, but the entire Byrider network.

Congratulations to Our Winners!

► **First Place:** Jeremy Dodson – KY110

The Strike List

Jeremy's presentation showcased The Strike List, a powerful CRM workflow and sales acceleration tool designed to help sales teams work smarter by prioritizing the right customer at the right time. By automating follow-up priorities, organizing daily workflows, and increasing accountability, the solution helps dealerships maximize productivity and close more deals with less effort.

► **Runner-Up:** Robert Urie – MI109

AI for Recon

Robert demonstrated how artificial intelligence can improve the recon process by generating vehicle-specific checklists that identify the most common repair concerns before work begins. By reducing mechanic blind spots, improving consistency, and preventing missed repairs, the process helps reduce comebacks while improving repair quality and operational efficiency.

Congratulations again to Jeremy, Robert, and every franchise that stepped into the Shark Tank. The creativity, collaboration, and willingness to share best practices demonstrated exactly what makes the Byrider franchise system stronger every year.

We look forward to seeing even more innovative ideas at the next Best Idea Competition!

HOT TOPIC

ALWAYS BE PROSPECTING: YOUR NEXT SALE IS ALREADY IN FRONT OF YOU

One of the biggest differences between an average salesperson and a top producer isn't personality, talent, or luck.

It's prospecting.

The highest-performing sales professionals never stop looking for their next opportunity. They understand that every customer interaction has the potential to create another sale, another relationship, and another paycheck.

Too often, we spend hours waiting for the next internet lead while our best opportunities walk right out the front door.

YOUR CUSTOMERS ARE YOUR BEST SOURCE OF BUSINESS

Think about it.

A customer just purchased a vehicle from you. They trusted you, invested in themselves, and had a positive buying experience. Why would we let them leave without asking who else they know that may need reliable transportation?

Every delivery should end with a conversation like this:

"I'm glad we were able to help you today. This is how I make my living—by helping great people like you and the friends and family you know. Who are three people you know that could also benefit from a reliable vehicle?"

Ask for **three referrals**. Every time.

Many dealerships also offer referral incentives. That means you're not only helping yourself generate another opportunity—you're helping your customer earn extra money that can be used toward a vehicle payment, maintenance, or other expenses.

It's a win for everyone.



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HOT TOPIC

THE SALE ISN'T OVER WHEN THE CUSTOMER DRIVES AWAY

The relationship doesn't end at delivery.

Top salespeople continue to follow up and continue to prospect.

Simple follow-up opportunities include:

- ▶ Calling the customer three days after the sale to make sure everything is going well.
- ▶ Reaching out on birthdays.
- ▶ Checking in after a service visit.
- ▶ Talking with customers while they're making a payment with CNAC.
- ▶ Looking for opportunities every time you see or speak with a customer.

Every interaction is another chance to ask:

"Who do you know that's looking for a vehicle?"

PROSPECT EVERYWHERE

Your next customer isn't always sitting behind a computer filling out an online application.

They're already walking through your dealership every day.

- ▶ Service customers.
- ▶ CNAC customers.
- ▶ Family members riding along.
- ▶ Friends who came with a customer.
- ▶ Past buyers.
- ▶ Referral partners.

Every department can help create sales opportunities when we simply ask.

CUSTOMER STORIES SELL CARS

One of the most powerful selling tools we have is a satisfied customer.

Customer testimonials allow potential buyers to see themselves in someone else's story.

When a customer hears another customer talk about how a vehicle changed their life, helped them rebuild their credit, or gave them dependable transportation, it creates trust that advertising simply can't match.

People relate to people.

That's why collecting testimonials and sharing success stories should become part of every salesperson's routine.

HOT TOPIC

DON'T DEPEND ON THE INTERNET FOR YOUR SUCCESS

Internet leads are important, but they should never be your only source of business.

When you depend solely on internet leads, you become dependent on the market. If lead volume slows down, your opportunities slow down.

Salespeople who consistently generate their own referrals and internal leads create a pipeline they control.

Referral customers also tend to convert at a higher rate and often have stronger approval potential.

Why?

Because people typically associate with others in similar life situations. As the saying goes:

"Birds of a feather flock together."

Satisfied customers often know other people who could benefit from the same financing options, the same buying experience, and the same opportunity.

DON'T FORGET ABOUT LOW BALANCE LEADS

One of the most overlooked prospecting opportunities is your low balance customer list.

These customers almost always answer the phone because they recognize the dealership and want to know why you're calling.

That makes them some of the easiest people to contact.

Many are approaching the end of their loan, have equity opportunities, know friends or family looking for transportation, or may even be ready for another vehicle themselves.

Don't let those conversations go to waste.

CONSISTENCY CREATES INCOME

The highest-paid salespeople aren't simply better closers. They're better prospectors.

They create opportunities every day by asking for referrals, following up with past customers, working internal lead sources, collecting testimonials, calling low balance customers, and partnering with Service and CNAC to identify new opportunities.

The more leads you create yourself, the less dependent you become on internet traffic.

And the less dependent you become on internet leads, the more control you have over your income.

- ▶ More conversations lead to more appointments.
- ▶ More appointments lead to more opportunities.
- ▶ More opportunities lead to more sales.
- ▶ Always be prospecting.

Because your next customer probably isn't waiting online. They're already connected to someone you've helped.

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BYRIDER IN THE NEWS!

BYRIDER IDENTIFIES 300 MARKETS FOR EXPANSION

Nearly two years after being bought by franchisees, the large buy-here-pay-here (BHPH) group Byrider is eyeing an aggressive expansion.

Plans for expanding:

Headquartered in Indiana, the BHPH company has been around since 1979, but was purchased by a group of franchisees from an equity company in 2024. In an interview with CDG, Byrider CEO **Mike Onda** explained the company could triple its footprint.



"We spent the first year and a half improving our support and our product that we're selling. And now for the past six months, we've stepped on the gas to grow the system. We're in 100 dealer markets right now. We believe there are over 300 markets that could support a healthy Byrider dealership. We're looking to aggressively but responsibly grow the system."—Mike Onda, Byrider CEO

While Onda has no timetable for the expansion plans, he points out that it is part of a long-range plan. He did say the company has doubled its pipeline of qualified new franchise candidates.

Different path: Byrider's growth plan stands out in the industry, which has seen some major players in the BHPH sector struggle.

- ▶ Tricolor, for one, folded after filing bankruptcy in late 2024, with its CEO and founder, **Daniel Chu**, indicted for fraud.
- ▶ America's Car-Mart announced in April of this year that it was closing 42 of its 136 dealerships.

Why this matters: A Federal Reserve report from May on the BHPH space pointed out that banks' loans to BHPH dealers were lower risk than loans to traditional auto dealers, due to a higher percentage of loans backed by a guarantor (81%) and backed by inventory or loan receivables (65%).

However, the Fed's analysis showed that between late 2024 and 2025, loan risk metrics for BHPH dealers moved closer to those of other dealers.

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BYRIDER IN THE NEWS!

Talking with Onda: He acknowledged there were challenges in the BHPH space coming out of the pandemic, when the wholesale prices of cars soared, reconditioning costs increased, and the subprime market contracted.

"This isn't unusual coming out of a negative economic cycle. There's always consolidation of the industry coming through the hardest time, but the people that are left are usually the strongest players and have a huge growing opportunity," Onda said.

Growing sector: Onda also referenced the newest data from Experian showing new growth in the subprime market.

- ▶ For those unfamiliar, the Experian Q1 data showed subprime auto loans hit their highest share since 2022 at more than 28%.
- ▶ In the used market, subprime was 38%.

Onda stated Byrider stores are outperforming industry standards on chargeoffs at 1.06% compared to 1.9%. Its delinquencies were at 10.5% compared to 26.6%.

"It's a combination of things. We've been in business through multiple economic cycles over 35 years and learn from them," Onda said. "The practical application of that is when there was all this free stimulus money out there, but the vehicles were super expensive to buy, our franchisees didn't get ahead of their skis. They continued to maintain strong underwriting procedures, and they didn't assume that just because someone had extra down payment money, they should ignore all the rest of the fundamentals of the deal."

"The other thing they did when assets got really expensive," Onda continued, is "they stocked less and less cars on the lot and sold less deals at the end of the day. So they might not have felt as good as a lot of people in 2022 and 2023, but they knew the other shoe was gonna drop, and it did."

Investing in the company: Since the Byrider Franchising Partners bought the company, it has invested in training and software.

- ▶ Ben Goodman, who was a NIADA 20 Group Moderator and Consultant, was brought back to Byrider to head up the internal training.
- ▶ Byrider developed its own software package to upgrade its system.

"We continue to focus on increasing same-store profitability for our franchisees and then growing the system," Onda said.

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BYRIDER IN THE NEWS!

Industry awareness campaign: The company is also making a big push around public awareness within the industry. Byrider was one of the companies to receive an inquiry from Elizabeth Warren in February on repossession practices.

The Federal Reserve report noted that BHPH dealers originate 6% of all auto loans and that balances have grown by 214% since 2018.

- ▶ BHPH dealers are also 16.63 times more likely to have a loan actively in repossession.
- ▶ It was found in Q3 2025 that 5% of BHPH balances were in active repossession compared to other dealers.
- ▶ At that time, 10% of BHPH loans were delinquent.
- ▶ Today, the average interest rate is 25.39% for BHPH borrowers.

Onda offered that Byrider and other members of the BHPH sector provide value to their consumers, many of whom have limited options for securing transportation.

Bottom line: “We serve a critical and growing need, and we have for decades,” he said. “We provide real value to our customers, and we help our customers improve their lives.”

<https://news.dealershipguy.com/p/byrider-identifies-300-markets-for-expansion>

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DEALER RECOGNITION SPOTLIGHT

BUILT ON PEOPLE, PROCESS AND PERSISTENCE

THE LESSONS BEHIND JEFF LEE'S 25+ YEARS OF SUCCESS

There are few names (or beards) in the Byrider system as recognizable as **Jeff Lee**.

More than 25 years ago, Jeff began his Byrider journey as the General Manager of the Burlington, Iowa location. What started as a single-store leadership opportunity has grown into one of the most successful franchise organizations in the history of the brand.



Today, Jeff is one of Byrider's longest-tenured and most accomplished franchise owners. Under his leadership, the IA109 organization has become a benchmark for operational excellence, producing multiple award-winning dealerships and helping define what success looks like across the system.

Burlington and Davenport were among the first Byrider locations to earn the distinction of **Million-Dollar Stores**, and together with the rest of the IA109 organization, they've accumulated enough awards, Jeff jokes, "to fill the back of an 18-wheeler."

Even more impressive than the trophies is the consistency. Burlington and Davenport have spent years ranked as the **#1 and #2 performing stores** in the system, while Jeff has been involved with **more than 20 Franchise of the Year-winning dealerships**.

SUCCESS ISN'T COMPLICATED

Ask Jeff what has made the difference over the years, and his answer is surprisingly simple.

People. Process. Procedure.

Those three words have become the foundation of his leadership philosophy.

Jeff has never been one to avoid difficult situations. Instead, he's built a reputation for facing challenges directly. Anyone who has worked with him has probably heard one phrase repeated countless times:

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DEALER RECOGNITION SPOTLIGHT

“Work the problem.”

Rather than searching for excuses, Jeff believes successful operators identify the issue, build a plan, and get to work.

He also has an uncanny ability to simplify what can often feel like a complicated business.

“This is a simple business: Find a good car, sell it to a good customer, and be good to the customer as an organization.”

While the automotive industry continues to evolve, that philosophy has remained remarkably timeless.

EXPERIENCE BRINGS PERSPECTIVE

With decades of success behind him, Jeff has learned that some of the most valuable lessons come from mistakes.

When asked what he wishes he had known earlier in his career, he first delivered one of his trademark one-liners before offering an answer every operator can appreciate.

If he could go back, he would pay much closer attention to inventory—specifically, the quality of the vehicles being purchased.

Too many dollars, and too much time, were spent dealing with vehicles that never should have entered inventory in the first place.

It’s a reminder that great operations begin long before a customer walks through the front door. Purchasing the right inventory creates better customer experiences, fewer service issues, stronger collections, and ultimately healthier financial performance.

BEYOND THE DEALERSHIP

When he’s able to step away from overseeing four dealerships, Jeff enjoys spending time hunting and golfing.

But even away from work, the competitive spirit that has helped build one of Byrider’s premier organizations is never far away.

A Legacy Worth Following

Jeff Lee’s story isn’t simply about awards or sales rankings.

It’s about showing up every day with discipline, trusting proven processes, investing in great people, and never being afraid to tackle the next problem head-on.

More than two decades after beginning his Byrider career, those principles continue to guide one of the most respected organizations in the system.

Sometimes the best leadership lessons aren’t complicated.

They’re built on people, strengthened by process, and proven through consistency.

TRAIN-THE-TRAINER RECAP

JULY SALES TRAINING RECAP: VEHICLE PRESENTATION & CLOSING SKILLS

During July's Sales Train-the-Trainer session, we focused on one of the most important parts of the sales process: turning customer interest into ownership through effective vehicle presentations, purposeful test drives, and confident closing techniques. The training reinforced that customers don't buy simply because they're approved—they buy when they become emotionally committed to the vehicle and the ownership experience.

KEY TAKEAWAYS

► ***Present Benefits, Not Features***

Sales associates were encouraged to move beyond simply pointing out vehicle features and instead connect those features to customer needs. Using the framework of **Feature→Benefit→Personal Connection**, associates can create more value and build stronger emotional engagement during the vehicle presentation.

► ***Sell the Byrider Difference***

Customers can purchase a vehicle anywhere, but they cannot purchase the complete Byrider experience everywhere. The training emphasized highlighting our reconditioning process, service support, warranty coverage, credit reporting benefits, and post-sale support throughout the presentation.

► ***Purposeful Test Drives Create Ownership***

The goal of a test drive is not simply to let a customer drive the vehicle—it is to help them envision ownership. Associates were taught to gain commitment before leaving the lot, ask strategic questions during the drive, and reinforce how the vehicle supports the customer's lifestyle, family, and work needs.

► ***Recognize Buying Signals***

Questions about payments, timing, vehicle fit, and ownership are often signs that customers are moving closer to a purchase decision. Associates were coached to recognize these signals, respond confidently, and guide customers toward the next step.

► ***Closing Should Feel Natural***

When rapport, investigation, vehicle presentation, and test drives are executed effectively, closing becomes a natural progression rather than a high-pressure event. The training covered trial closes, commitment questions, and simple closing techniques designed to uncover concerns early and build customer confidence.

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TRAIN-THE-TRAINER RECAP

MANAGER FOCUS

Managers were encouraged to coach daily around three critical areas:

- ▶ Vehicle presentations that focus on benefits and personalization
- ▶ Test drives that build commitment and identify buying signals
- ▶ Closing techniques that confidently address hesitation and move customers forward

THE BOTTOM LINE

Customers don't just buy vehicles—they buy reliability, transportation, freedom, confidence, and a better future. By following the sales process, creating value, earning trust, and gaining commitment at every step, our teams can improve Approved-to-Sold conversions and drive stronger sales results.

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TRAIN-THE-TRAINER RECAP

JULY SERVICE TRAINING RECAP: MEASURING EFFICIENCY & CAPACITY ACCOUNTABILITY

July's Service Train-the-Trainer session focused on helping Service Managers better understand the relationship between capacity, efficiency, productivity, and financial performance. The training reinforced that successful service operations are built on planning, accountability, and the ability to maximize every productive labor hour available in the shop.

KEY TAKEAWAYS

► *Capacity Drives the Shop*

Capacity is the amount of productive labor hours available—not the amount of work waiting to be done. Managers were encouraged to focus on what their teams can realistically accomplish and to proactively plan technician workloads before the week begins. Effective weekly planning helps improve throughput, reduce bottlenecks, and create greater accountability across the department.

► *Plan Ahead and Pivot Quickly*

High-performing shops build their production plans before Monday morning and continuously adjust throughout the week as priorities change. Missed appointments, delayed parts, and changing workloads should be viewed as opportunities to reallocate capacity rather than reasons for downtime. Every available technician hour matters.

► *Measure Efficiency to Improve Results*

The training introduced the Efficiency Tracker as a coaching tool to monitor estimated hours versus actual hours, identify trends, and improve technician performance. Managers were encouraged to focus on recurring overages, repair trends, vehicle trends, and coaching opportunities rather than using the tracker as a disciplinary tool.

► *Understand the Difference Between Productivity and Efficiency*

While productivity measures how many labor hours are produced, efficiency measures how well technicians perform against estimated repair times. Both metrics are critical, but they serve different purposes. Productivity measures output, while efficiency measures execution. Strong performance requires both.

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TRAIN-THE-TRAINER RECAP

▶ ***Productivity and Labor Rate Must Work Together***

The session highlighted the importance of balancing productivity with an appropriate labor rate. Increasing one without the other will not maximize performance. The strongest service departments generate labor recovery through productive technician time while maintaining labor rates that support profitability without creating unnecessary customer burden.

▶ ***Operations Drive Financial Results***

Managers were shown how daily operational decisions ultimately impact the Service LOS. Labor production generates Repair Order Credits that should cover technician, advisor, detailer, and management salaries. PAC credits then support remaining service department expenses. The key message: **Labor Credits pays for labor, and PAC supports operating overhead.**

BRINGING IT ALL TOGETHER

The training emphasized a simple but powerful process:

Capacity→Planning→Technician Assignment→Efficiency→Productivity→Labor Credits→Service Salaries Covered→Healthy Service LOS

When these pieces work together, shops operate more efficiently, customers receive better service, labor costs are better controlled, and service departments achieve stronger financial performance.

Measure It. Manage It. Improve It. By focusing on capacity, efficiency, and accountability, service teams can create more consistent results, stronger labor recovery, and a healthier overall business.

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TRAIN-THE-TRAINER RECAP

JULY CNAC TRAINING RECAP: READING CREDIT BUREAUS & ASKING BETTER QUESTIONS

July's CNAC Train-the-Trainer session took a hands-on approach to one of the most important underwriting skills: **reading and interpreting credit bureaus**. Through a live credit bureau review and real-world examples, participants practiced identifying key information, recognizing risk indicators, and asking better questions to uncover the story behind the credit report.

KEY TAKEAWAYS

▶ *Application Accuracy Comes First*

Before reviewing a credit bureau, teams were reminded that underwriting starts with accurate information. Ensuring the customer's Social Security Number, address, and application details are correct creates a stronger foundation for the credit interview and underwriting decision.

▶ *Slow Down and Read the Entire Bureau*

The training focused on reviewing every section of the credit report, including auto loans, real estate accounts, installment loans, and revolving credit. Participants learned how each account type contributes to understanding a customer's payment habits, credit experience, and overall risk profile.

▶ *Focus on the Story Behind the Numbers*

During the live bureau reviews, underwriters examined key details such as payment history, delinquencies, account status, balances, monthly payments, account age, and credit limits. The discussion emphasized that the goal is not simply to identify risk, but to understand the circumstances and behaviors that created the credit profile.

▶ *Ask Better Questions*

A major theme throughout the training was using the credit bureau to guide meaningful conversations with customers. Rather than making assumptions, participants practiced asking follow-up questions that clarify payment history, account performance, and life events that may have impacted credit. Better questions lead to better decisions.

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TRAIN-THE-TRAINER RECAP

▶ *Recognize, Respond, Reassure*

The session reinforced a consistent underwriting approach: identify potential concerns, respond with confidence, reassure the customer, and guide them to the next step. This process helps build trust while gathering the information needed to make sound credit decisions.

MANAGEMENT FOCUS

Managers were encouraged to make credit bureau reviews part of their daily coaching process by:

- ▶ Reviewing bureaus regularly with their teams
- ▶ Escalating challenging deals for a second look when appropriate
- ▶ Using bureau reviews as opportunities to develop underwriting skills
- ▶ Coaching team members to ask stronger investigative questions and uncover the full story behind the credit report

THE BOTTOM LINE

Strong underwriting goes beyond reading a credit score. It requires understanding payment patterns, identifying risk, asking thoughtful questions, and using the information available to make informed decisions. The live bureau review demonstrated how a deeper understanding of credit reports can lead to stronger approvals, better decisions, and improved portfolio performance.

Strong Teams. Smarter Decisions. Better Outcomes.

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FRANCHISEE BIRTHDAYS

STORE #	FRANCHISE #	NAME	DATE
LA109	IN129	Brandon Heck	August 1
TX112	TX112	Bill Evans	August 8
KY110	KY110	Sean Garber	August 13
LA109	IN125	Paul Saltzman	August 16
CO108	CO108	Pete Flaherty	August 18
IN116	IN116	Mark McKee	August 20
AL106	AL106	Mike Anglin	August 29
CO108	CO108	Debbie Day	August 31

Happy Birthday!



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RANKINGS

TOP 25 LOCATIONS - JUNE

TOP 25 STORES THROUGH JUNE 2026

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



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TOP PERFORMERS

TOP SALES LOCATIONS - JUNE 2026

RANK	FRANCHISE	LOCATION	CITY	NET SALES
1	OH159	PA124	Monroeville, PA	62
2	IA109	MO109	Springfield, MO	40
3	OH159	OH160	Columbus, OH	38
4	OH130	OH140	Mansfield, OH	37
5	IA109	IA110	Des Moines, IA	36
6	KY110	OH158	Cincinnati, OH	34
7	OH128	WV105	South Charleston, WV	33
7	IN116	IN116B	Anderson, IN	33
9	AR103	AR104	Conway, AR	32
9	AR103	AR103	Fort Smith, AR	32
9	OH130	OH148	Canton, OH	32
9	OH159	PA125	Pittsburgh, PA	32
9	IN116	IN116H	Evansville, IN	32

TOP SALES ASSOCIATES - JUNE 2026

RANK	FRANCHISE	LOCATION	NAME	SALES
1	IL115	IL133	Dusty Kaster	35
2	TX118	TX118	Amadou Kane	30
2	IN116	IN116B	Logan Lunsford	30
4	MI109	MI116	Brent Pickle	28
5	LA109	IN125	Kendall Thomas	27.5
6	MI109	MI113	Steven Hutchison	27
7	IA109	MO109	Kevin Dunn	26.5
8	AR103	AR104	Alexis Ramirez	26
8	AR103	AR103	Sydney Lowe	26
10	IN116	IN116H	Bethany Downing	25
10	AR103	IN127	Samantha Farrell	25
10	KY110	OH158	Robert Blackburn	25

TOP COLLECTORS - JUNE 2026

RANK	FRANCHISE	NAME	TOTAL ACCOUNTS	1+ DQ AVERAGE
1	PA116	Jim Welsh	642	1.49%
2	LA109	Michael Dunham	427	2.22%
3	SC105	Misty Ray	216	2.89%
4	IA109	Kristee Jones	282	3.16%
5	CT103	James Platt	279	3.17%
6	LA109	Andrew Brock	306	3.35%
7	IA109	Anna Dziulko	323	3.53%
8	IA109	Bryan Jones	221	3.67%
9	SC105	Lorenzo Bolton	223	3.73%
10	IA109	Kevin Neal	222	3.98%

ASSOCIATE SPOTLIGHT

MEET MIKE FOLEY!

Mike has been with Byrider for 13 years, currently as a Business Intelligence Analyst. Mike will tell you that's his "official" title; but is essentially (in his words) "the reports guy."

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

"The people I get to work with, both within IT but also getting to meet and know the people in the field as well."

OUTSIDE OF BYRIDER

Mike is a passionate volunteer with The Good News Ministries (a homeless men's shelter) and can frequently be found helping out with their youth program teaching theology and being a mentor. He also spends his other free time listening to seminary lectures and with his family; serving within their local church, transporting and cheering his kids on with their activities, and finally weekly date nights with his wife (usually Asian food).



FAMILY

Mike is married to Kat (13 years) with 4 children: twins, Eddie and Belle (12), Princeton (6) and Tony (2); who per Mike specializes in making messes. Eddie is a boxer and Belle plays volleyball and does cheerleading. Despite being against having dogs; Mike also has two "little" dogs, Coco and Waddles. (Both of which apparently like him the best out of his entire family and will sometimes make an appearance during WFH meetings.)

MIKE'S FAVORITE BYRIDER MOMENT

During my first few years at Byrider, Eric Dewey would have to stand outside whatever meeting room I was supposed to be in. I would get lost trying to find where I was supposed to be because the building was massive and had a confusing layout.

MIKE'S ADVICE

"You'll never regret spending more time with your family." Getting out of college, I was blessed to know several successful businessmen and this was their advice to me. This has definitely been a guide in my life and my decision making.

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UPCOMING EVENTS

SAVE THE DATE:

► **Convention 2026**

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



► **20-Group February 2027**

- February 7th - 9th, 2027
- La Playa Beach Resort & Spa
- Naples, FL



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VENDOR OF THE MONTH

OPENLANE

Beyond the Auction Lane

OPENLANE is helping Byrider dealers buy with confidence, sell with speed and maximize every transaction



Your bid was accepted!

As Described Guarantee



Extended Guarantee



Transportation

Seamless & fast



Today's most successful dealerships aren't relying on a single wholesale channel. Digital wholesale gives dealers access to more inventory, more buyers and more opportunities without being limited by geography or auction schedules.

That's where OPENLANE fits into the equation. By combining nationwide inventory, digital tools and transparent transaction processes into one marketplace, OPENLANE helps dealers strengthen—not replace—their existing wholesale strategy.

Buying Beyond Your Local Market

Digital wholesale removes geographic limitations by providing access to inventory from across the country. Instead of waiting for the next auction—or settling for what's available locally—dealers can search thousands of vehicles that match their inventory needs from sellers near and far.

To give buyers the information they need to evaluate a vehicle before placing a bid, OPENLANE provides buyers with detailed condition reports, vehicle history information, pricing insights, seller ratings and transportation estimates.

Even with the best inspection process, every dealer has the same question in the back of their mind:

"What happens if the vehicle isn't what I expected?"

That's where OPENLANE helps remove much of the uncertainty. OPENLANE provides Byrider franchisees with a Buyback Guarantee. That added peace of mind can make it easier for you to expand beyond local auctions and confidently purchase inventory from across the country.

VENDOR OF THE MONTH

OPENLANE

Beyond the Auction Lane

Selling Isn't Just About Disposing of Inventory

One of the biggest mindset shifts happening in wholesale today is how dealers think about selling. Vehicles that no longer fit a dealership's retail strategy can be marketed to a nationwide audience, helping free up capital, reduce carrying costs and make room for inventory that's more likely to retail quickly.

OPENLANE connects sellers with buyers across the country through a fully digital marketplace. Instead of relying solely on local demand or scheduled auction events, dealers can reach a broader audience and keep inventory moving with greater speed and flexibility.

Exclusive Benefits for Byrider Dealers

Adding digital wholesale to your inventory strategy shouldn't mean taking on more risk. So, to help Byrider dealers take advantage of a modern wholesale strategy, OPENLANE has created an exclusive partner program available through May 2027.

Buy with Confidence

Buying online is easier when you know you're protected. With OPENLANE's Buyback Guarantee, eligible vehicles that don't match their condition report can be returned, giving you added peace of mind when purchasing inventory nationwide.

Need more time? The Extended Guarantee gives you up to 14 calendar days from purchase or delivery to ensure the vehicle meets your expectations.*

Save More on Every Transaction

Flat \$50 seller fee on every vehicle sold
→ \$25 Sale Fee on units sold for \$1,000 or less after rebate

Buyer fees capped at \$250 per purchased vehicle

Whether you're sourcing your next retail unit or moving aged inventory, the Byrider-OPENLANE partnership helps you buy with confidence and sell with predictable costs.

To learn more about OPENLANE and the Byrider deal, please reach out to Steve Dudash, our VP of Business Development.

✉ steve.dudash@openlane.com

☎ (480) 518-1199

MARKETING UPDATE

MEET SOCI

Now that you've received your SOCI account information, we wanted to send a quick recap and provide a few reminders as you begin using the platform.

SOCI is now Byrider's centralized platform for managing your dealership's local social media presence. It gives every location access to a library of professionally designed, Byrider-branded content that can be scheduled and published directly to your local social media channels—all from one easy-to-use dashboard.

WHAT YOU CAN DO WITH SOCI

With SOCI, your dealership can:

- ▶ Schedule and publish branded social media posts in advance
- ▶ Access ready-to-use corporate content created by the Byrider Marketing team
- ▶ Share local events, customer stories, and community involvement
- ▶ Monitor engagement and social media performance
- ▶ Save time while maintaining a consistent, professional online presence

In addition, SOCI's AI-powered tools help simplify everyday marketing tasks and improve your dealership's visibility online, making it easier for customers to find accurate information about your location.

RECOMMENDED BEST PRACTICES

To get the most value from SOCI, we encourage every dealership to:

- ▶ Log into the platform regularly
- ▶ Schedule branded Byrider content each week
- ▶ Supplement corporate posts with local photos, dealership updates, employee highlights, customer deliveries, and community events
- ▶ Review your engagement and performance metrics to see what's resonating with your audience

LOOKING AHEAD

This is just the beginning. In the coming months, we'll begin rolling out the next phase of SOCI, including Google Business Profile and online listings management. These tools will help improve your dealership's local search visibility, keep business information accurate across the web, and make it easier for customers to discover your location.

If you have any questions or would like assistance getting started, please don't hesitate to reach out to the Marketing team. We're happy to schedule time with you, answer questions, or walk through the platform together. We will also be scheduling live training sessions following 20 Group to provide more in depth information.

Thank you for your continued partnership and for helping strengthen Byrider's presence in your local communities.

COMPLIANCE UPDATE

SAFEGUARDING THE BYRIDER BRAND THROUGH REPUTATION MANAGEMENT

In today's digital and highly regulated landscape, reputation management is a necessity rather than just a best practice. At Byrider, we understand that every customer interaction shapes our brand identity. The Compliance team fulfills a critical role in protecting our brand image by collaborating with franchise partners to manage and resolve all customer complaints.

Statistical Highlights: Consumer complaints submitted through various regulatory bodies or sent directly to customer service are actively tracked and managed by the Compliance team. Throughout the first half of 2026, the team successfully addressed 575 direct and agency consumer complaints. Mechanical Service disputes emerged as the leading category, primarily involving issues regarding vehicle performance, duration of shop repairs, warranty disagreements, and rental vehicle reimbursements. On average, agency complaints were responded to within 5 days.

THE IMPORTANCE OF MANAGING OUR REPUTATION

Safeguarding our brand reputation guarantees:

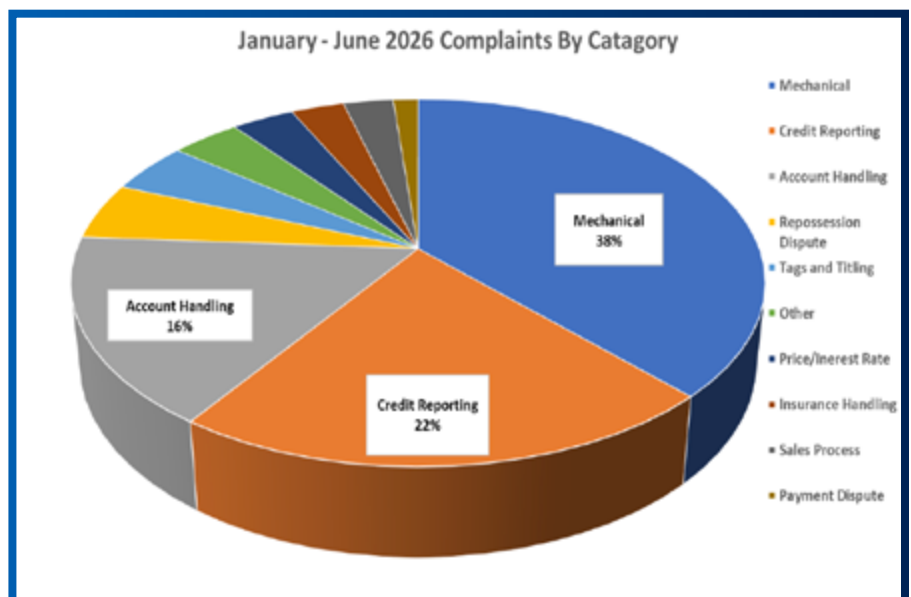
- ▶ **Consumer Confidence:** A strong reputation builds trust and drives repeat business and referrals.
- ▶ **Dealer Success:** Positive brand awareness enhances every store's capacity to sell, service, and finance.
- ▶ **Compliance Safeguards:** Early resolution minimizes legal and financial exposure from regulatory reviews.
- ▶ **Staff Pride:** Being part of an esteemed brand boosts morale and strengthens company culture.

WAYS TO STRENGTHEN REPUTATION MANAGEMENT

Each Byrider location shapes our brand identity. Your dealership can make a difference by:

1. PROACTIVE COMMUNICATION

- ▶ Consistently update customers on vehicle status, service progress, and documentation.
- ▶ Inform customers promptly if any service or repair delays occur.
- ▶ Establish clear, honest expectations during the sales process to mitigate future issues.



COMPLIANCE UPDATE

2. ACCURATE RECORD-KEEPING AND ACCOUNTING

- ▶ Log every customer engagement within Discover notes. Comprehensive records enable any team member to review the customer's past interactions quickly, preventing customers from having to restate details and facilitating a faster resolution of problems.
- ▶ Ensure all customer payments, repossessions, and bankruptcies are precisely logged in Discover for correct credit bureau reporting.
- ▶ Double-check all submissions, especially concerning insurance, charge-offs, and settlements.

3. RESOLVING CONFLICTS WITH EMPATHY

- ▶ ***Listen to Understand*** – Allow the customer to explain their concern without interruption, actively listen, and acknowledge their feelings to demonstrate that they have been heard.
- ▶ ***Show Empathy and Respect*** – Use calm, respectful language and express understanding of the customer's frustration, even when you cannot provide the outcome they are requesting.
- ▶ ***Focus on Solutions*** – Clearly explain the available options, set realistic expectations, and work collaboratively to identify the best resolution.

4. FOLLOW-UP ENGAGEMENT

- ▶ Connecting with customers following the sale or a service visit can successfully turn a negative experience into a positive review.

Every dealership represents the Byrider brand within its community. By addressing customer concerns promptly and communicating with transparency, we strengthen trust and reinforce our reputation. Reputation management is a shared responsibility, and by working together to provide a positive customer experience, we protect and enhance the Byrider brand for everyone.

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RECRUITING UPDATE

THE CASE FOR INCLUSION

Inclusion is not just about ticking boxes or crafting a perfectly diverse company photo for the annual report. It's about creating a workplace where everyone feels valued, heard, and empowered to bring their authentic selves to the table. **The Boston Consulting Group (BCG) offers some compelling insights.**

THE FOUR KEYS TO INCLUSION

According to BCG, there are four critical pillars to building an inclusive environment:

- 1. Leadership Commitment:** Leaders need to walk the talk. It's not enough to preach inclusion; they must embody it. Think of it as the difference between a CEO who sends out an email about Mental Health Awareness Month and one who actively encourages mental health days and sets boundaries for work hours. The latter is a leader who understands that their actions set the tone for the entire organization.
- 2. Employee Engagement:** Engagement is the secret sauce. It's not about just having a seat at the table; it's about having a voice that's heard. Companies need to foster an environment where feedback flows freely and is acted upon. It's like running a well-oiled machine where every cog, big or small, plays a crucial role.
- 3. Culture of Belonging:** Belonging is inclusion's twin sibling. It's the feeling that your presence matters and that your unique contributions are recognized. Imagine a workplace where everyone from the janitor to the CTO feels a sense of ownership and pride in their work. That's the culture you're aiming for.
- 4. Inclusive Policies and Practices:** Policies need to back up the rhetoric. This means fair hiring practices, equitable pay, and zero tolerance for discrimination. It's the foundation upon which a truly inclusive workplace is built.

INCLUSION AND BURNOUT: THE CONNECTION

So, how does all this inclusion jazz combat burnout? Let's break it down.

- 1. Reduced Stress Levels:** An inclusive environment can significantly reduce stress. When employees feel valued and respected, they're less likely to experience the chronic stress that leads to burnout. It's like a pressure valve that releases tension, making the workplace more bearable.
- 2. Enhanced Engagement:** Engagement is a burnout buffer. Employees who are engaged are more likely to find meaning and satisfaction in their work. They're invested, they care, and they're less likely to burn out because they see the value in what they do.

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RECRUITING UPDATE

- 3. *Better Work-Life Balance:*** Inclusive workplaces often promote better work-life balance. They recognize that employees have lives outside of work and respect those boundaries. This holistic approach to employee well-being can prevent the relentless grind that leads to burnout.
- 4. *Increased Resilience:*** An inclusive environment fosters resilience. Employees who feel supported and valued are better equipped to handle setbacks and challenges. They're more likely to bounce back from adversity and less likely to succumb to burnout.

THE PROOF IS IN THE PUDDING

Research backs up these claims. BCG found that companies with high levels of inclusion see a 17% increase in engagement and a 27% improvement in performance. Furthermore, employees in inclusive workplaces are 3.5 times more likely to contribute to their full innovative potential. These numbers aren't just corporate jargon; they're a testament to the power of inclusion.

But let's play devil's advocate for a moment. Inclusion is no magic bullet. It's a crucial component, but it's not the entire solution. Burnout is a multifaceted problem that requires a multifaceted approach. Companies must also address workload management, provide mental health support, and foster a culture that promotes overall well-being.

SOLVING THE PUZZLE

So, is inclusion the solution to employee burnout? It's a significant part of the puzzle, but it's not the whole picture. Think of it as the foundation upon which other burnout-prevention strategies are built. Without inclusion, you're building on shaky ground. But with it, you're setting yourself up for a more engaged, resilient, and ultimately happier workforce.

As we navigate the future of work, let's remember that inclusion isn't just a nice-to-have; it's a must-have. It's the bedrock of a thriving, dynamic workplace. And who knows, maybe it's the secret ingredient to finally making those Monday mornings just a tad more bearable.

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