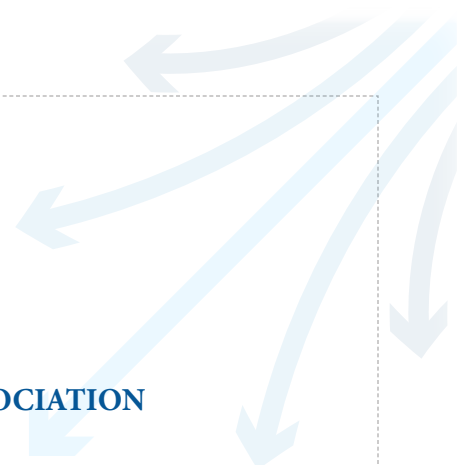




NATIONAL INDEPENDENT AUTOMOBILE DEALERS ASSOCIATION



# WE'VE GOT YOUR BACK!

Other than NIADA, who else wakes up every morning thinking about better ways to educate the independent used car dealer AND how to protect your business from unfair regulation? Your state association!!

When you join your state association, you will also become a member of a growing team of small business owners in the automotive industry – nearly 17,000 members strong – that has unique access to member benefits, educational programs and key industry information that can help you become more profitable, compliant and best-in-class.

## WHAT YOU GET:

- Full time Government Affairs Team and Lobbyist in Washington DC fighting for you every day
- Unlimited dealer training opportunities and platforms for all type and size businesses
- Outstanding earnings potential with our member only programs that will save you thousands on products and services you probably use already... if not, let us introduce you!
- Monthly subscription to NIADA's own Used Car Dealer Magazine

**AND SO MUCH MORE...**

## GET ON BOARD TODAY!

Joining this preeminent national trade association working to make a real difference in the used automotive industry, is a wise and valuable decision!

The enclosed Membership Value Guide is designed to help you understand how to get the most out of your membership and help you find a way to maximize the benefits to your business.

**LET US KNOW HOW WE CAN HELP YOU RIGHT AWAY!**

Sincerely,

Team NIADA



# MEMBERSHIP SAVINGS SNAPSHOT AT A GLANCE

Financially...

**Membership with NIADA speaks for itself!**

Did you know, you can earn an extra \$16,000 or more annually by simply utilizing only 1/3 of the NIADA Member savings programs and other opportunities, which help you reduce costs and drive revenue?

MEMBERSHIP PARTNER OFFERINGS:	DESCRIPTION	SAVINGS
Priceless Car Rental	Reduced Franchise Fee	\$1000.00
U-SAVE Car and Truck Rental	Reduced Franchise Fee	\$1000.00
ID Fraud Detection	Save \$50.00 per Month	\$600.00
CARFAX Advantage	Subscription Fee	\$200.00
VSP Vision Insurance	Glasses	\$200.00
HazmatU Bundle with Safety Course	Safety Course & Subscription (\$598.00 Retail)	\$99.00
Dealership Accounting Manuals	Save on Entire Set (\$270.00 Off Retail)	\$45.00
Safelite	Glass Replacement Discount	\$20.00
NADA Used Car Guide	Subscription Fee	\$5.00

MEMBERSHIP PARTNER OFFERINGS:	INCENTIVES
AMVenture Insurance	Quote Based
NIADA Retirement	Quote Based
LTC Global - Long Term Care Insurance	Quote Based

MEMBERSHIP PARTNER OFFERINGS:	INCENTIVES	VALUE
AutoDataDirect Account	Free Activation	--
TSYS Merchant Services	Activation Bonus (Limited Time Offer)	\$250.00
Black Book	Free Trial	--
700 Credit	Free Trial	--
ProCredit Express Set-up	Free Set-up	--
ProCredit Express Monthly Access	Free Monthly Access	--
ADP Total Source	Free Set-up	\$200.00
UTA Check Guarantee SVCS	No Set-up or Transaction Fees	--
LYFT - Driver Referral	Commission Average	\$2400.00
DriveltAway	Lyft Driver Down Payment Subsidy	\$400.00 each
CooperTires	Commission Average	\$2500.00
DealWriter	Same Day Funding - Instant Credit Approval	--

\*\* Savings may vary by market and are solely based on your level of business and engagement to control full potential earnings.

\*\* For more information please refer to the complete member benefits & services guide. VISIT [WWW.NIADAMEMBERSERVICES.COM](http://WWW.NIADAMEMBERSERVICES.COM) On how to get started by joining today.



# MEMBERSHIP SAVINGS SNAPSHOT AT A GLANCE

MEMBERSHIP PARTNER OFFERINGS:	DISCOUNT
Enhanced Benefits Prescription Card	70%
YRC Shipping Services	70%
Deluxe Print/Promo 1st Order	50% <small>(\$100 average annual savings)</small>
Sprint Wireless Unlimited Data Plans	50%
InterCall Conferencing	50%
UPS Shipping Services	40%
UniFirst Uniforms Facility Services Discount	20-40%
AutoZone Parts/Service/Tools	10-30% <small>(\$2,760 average annual savings)</small>
UniFirst Uniforms Catalog Discount	25%
WordStream	20-30%
DealerCenter Dealer Package	25%
AllData	25% <small>(\$700 average annual savings)</small>
ADP Human Resource Services	25% <small>(\$1,300 average annual savings)</small>
Sprint Wireless products	25%
UPS Printing Service	25% <small>(\$670 average annual savings)</small>
WasteFocus	25%
Check That VIN	20%
Choice Hotels	20%
BizFilings Compliance	20%
Lenovo Products	20%

MEMBERSHIP PARTNER OFFERINGS:	DISCOUNT
VSP Vision Insurance Plan Lenses	20%
Sprint Wireless Service	19%
TSYS Merchant Services	15% <small>(\$1,500 average annual savings)</small>
ChecktoHire Background Screening	15%
Deluxe Print/Promo Ongoing	15% <small>(\$50 average annual savings)</small>
WEX Fuel cards Services	15%
AMT Mobile Vehicle Inspection Software	10%
Office Depot Products	10%
TransMedia - Commercials On Hold	10%
PGW Pittsburg Glass Works	10%
Dominion LiveLot Savings	10%
Dominion Smart Listings Discount	10%
Equifax Solutions	10%
APPI Energy Savings	10%
Answer Financial	10%
Life Insurance Central	10%
SSW Dealer Supply - Stock Products	5%
Exxon Mobile Companies Fuel Cards	1.5%

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\*\* For more information please refer to the complete member benefits & services guide. VISIT [WWW.NIADAMEMBERSERVICES.COM](http://WWW.NIADAMEMBERSERVICES.COM) On how to get started by joining today.



# MEMBERSHIP CREATES VALUE

The National Independent Automobile Dealers Association is committed to providing you with the highest quality, competitively priced, leading edge and high impact member services. To accomplish this objective, NIADA Member Services has partnered with many leading edge providers that offer excellent services to help you grow your business, protect your assets and enhance your profitability. To become a member visit [www.niada.com](http://www.niada.com) or call 1.800.682.3837



### AutoZone Auto Parts Member Benefit Program:

Savings range from 10%-16% depending on volume of purchases annually. Average annual NIADA member savings=\$2,762. An additional 2% rebate on all orders made via the AutoZone e-commerce site. 50%-100% labor guarantee on parts installed.

**SAVINGS = \$2,762**



### TransFirst Merchant Services Member Benefit Program:

Average annual savings per NIADA member client of \$1,500 annually. Offers mobile and electronic payment solutions, 99% of calls are answered by a live account manager, support all credit/debit cards on one statement including American Express.

**SAVINGS = \$1,500**



IN THE BUSINESS OF YOUR SUCCESS™

### ADP Payroll Services Member Benefit Program

NIADA members benefit from a minimum discount of 25% and waived setup fee (a \$200 value) if they are a NEW ADP customer. Members who are existing ADP clients can save up to 25% off or in some cases receive a FREE month of services!

**SAVINGS = \$1,500**



For the love of small business.™

### Deluxe Check Member Benefit Program:

Up to 50% off Payment Solutions,  
Stationery & More

Save on everything you need to run and grow your automotive business in one place.  
Save 50% on all first time orders, and 15% everyday, on business checks, business cards, automotive forms, banking products, promotional & apparel products and much more.

**SAVINGS = \$150**



### UPS Shipping Discounts

Average discount is 29% off retail shipping rates. Or on an average 12 month basis, a savings of \$670 per NIADA member.

**SAVINGS = \$670**



### Cooper Tire Member Benefit Program:

Average annual savings of \$2500. Savings on tire purchases. Incentive awards for exceeding quarterly tire sales targets.

Complimentary tire sales promotion/merchandising packages.  
Complimentary tire sales training/support.

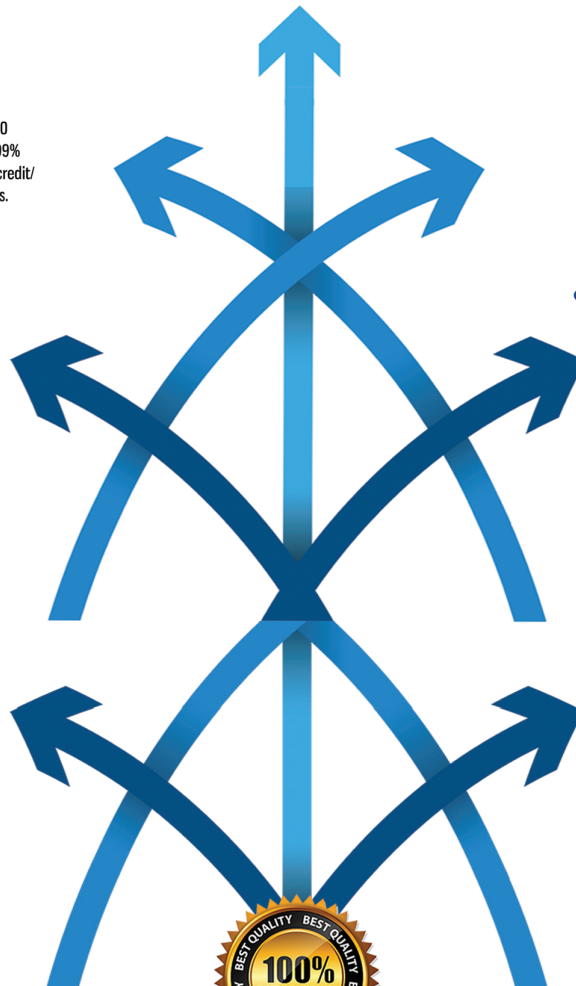
**SAVINGS = \$2,500**



### ALLDATA Member Benefit Program:

ALLDATA is proud to receive the endorsement of the National Independent Automobile Dealers Association (NIADA) as a National Member Benefit participant. Through NIADA's National Member Benefit Program, ALLDATA will be offering NIADA members special savings up to 25% off of standard pricing on its flagship OE information product, ALLDATA Repair®, as well as savings on ALLDATA Tech Assist, Training Garage, Service Drive and Mobile.

**SAVINGS = \$700**



NIADA IS COMMITTED TO PROVIDING YOU WITH THE

HIGHEST QUALITY OF VALUABLE INDUSTRY SERVICES.

# NIADA Insurance Services Member Benefit Family of Programs!

WE'VE GOT YOU COVERED!



## The New NIADA Health Insurance Exchange

### Apply for insurance in three easy steps:

- 1) Assess your situation and find out if you are eligible for subsidies.
  - 2) Shop for plans ON and OFF the Public Health Insurance Exchanges.
  - 3) Apply for the health plan of your choice with or without subsidies.
- Shop multiple quality carriers like: Blue Cross, Aetna, Assurant, Cigna, Humana and many others. [www.niadahealthplans.com](http://www.niadahealthplans.com) • 1-888-308-9340

## NIADA Garage Liability / Property & Casualty / Work Comp Insurance

Whether it is selling luxury foreign vehicles, used cars, motorcycles, or recreational vehicles, those in the automobile dealership business face a multitude of risks. With a specialization in insuring dealerships and a commitment to service, Williams & Stazzone Insurance Agency understands the unique exposures these businesses face. Since opening our doors in 1989, Williams & Stazzone Insurance Agency has strived toward becoming a leading provider of insurance solutions in the dealership marketplace. With nine regional offices located in Florida, Missouri, Maryland, New York, New Jersey, and Pennsylvania, we routinely help dealerships nationwide limit their risks. We strongly believe associations play a key role in educating both our customers and us in the daily risks of business, and Williams & Stazzone Insurance is a proud member and contributor of many state and national trade associations such as American Car Rental Association, National Independent Automobile Dealers Association, National Vehicle Leasing Association, and more. Our brand is known nationally as a long-term stable provider of quality insurance solutions, and we are recognized as a preferred partner of insurance for NIADA. To learn more or secure a commercial insurance quote go to: <https://www.wsins.com/commercial-products/garage-liability> or call 800-868-1235

## Life Insurance Central Program

NIADA thinks the best way to shop for Life Insurance is through Life Insurance Central®. That's because as a NIADA Member, Life Insurance Central® helps you, and your family continue to live as they do now, should a fatal accident occur. Get a NO-COST COMPARISON QUOTE. <https://niada.lifeinsurancecentral.com> • 1-800-261-5291 ext 9722

## Workers' Compensation Insurance

You've trusted National Independent Automobile Dealers Association to help you grow through industry education and services – now trust AmVenture to help protect your business with workers' comp and general liability insurance. In an exciting new partnership, we can now offer NIADA members an opportunity to save on their workers' compensation and general liability insurance. AmVenture Insurance Agency, Inc., offers tools for the small business community, focusing on workers' compensation coverage for small- to mid-sized businesses. Aiming to provide a competitive premium cost while delivering superior service, AmVenture champions the small business owner – those who built their businesses from the ground up – and helps them protect their business. Visit us at <https://amventure.com/niada/mag> or call 866-507-9921 to get your free quote today.

## Point of Loan Origination Collateral Protection Insurance

- Collateral Protection Insurance
- Vendor Single Interest Insurance
- Outsource Insurance Tracking

Point of Loan Origination Collateral Protection Insurance is physical damage insurance tailored for the BHPH and special finance market. It is designed with the understanding that lender placed insurance is most effective when coverage and cost is addressed with customers at the time of sale, before the vehicle leaves the lot.

[www.berkshirerisk.com/collateral.html](http://www.berkshirerisk.com/collateral.html)

## Long Term Care Insurance

NIADA members and their families can obtain discounted long term care insurance that caters to individual needs at exclusive group pricing. Benefits to members include: options from John Hancock, Metropolitan Life, Prudential, TransAmerica, Genworth, and more; Education and consulting via a network of 700 local agents; One-on-one attention and educational materials.

<https://education.ltc.com/nma> • Phone: 1-888-866-0620

## Auto & Home Insurance

Shopping around for the best rates on auto & home insurance can be time consuming, which is why so many people feel stuck overpaying for their coverage, year after year.

That's why we've partnered with **Answer Financial**, one of the largest auto and home insurance agencies in the U.S., to make shopping for a better deal easy.

**Get competitive quotes quickly.** In a matter of minutes, obtain quotes with a licensed agent or online from your mobile device or desktop. **Compare prices and coverage.** Choose from top insurers like **Progressive, Safeco, MetLife and Esurance. Save on great coverage.** Bundle auto & home insurance to save even more on the coverage you need. **Receive expert guidance when you need it.** Let a knowledgeable agent walk you through your options and purchase – every step of the way. **Enjoy exclusive policyholder perks.** Policyholder Mobile App – provides on-demand access to digital insurance ID cards, policy information, claims support, and roadside assistance. Rate Tracker™ – the free service that monitors auto insurance rates and notifies you when you may be able to save on your policy. [bit.ly/2czZ9FJ](http://bit.ly/2czZ9FJ) • 1-866-373-0441

For more details on all of these NIADA Insurance products visit:  
[www.niada.com/niada\\_insurance.php](http://www.niada.com/niada_insurance.php)

# NIADA DEALER DEVELOPMENTS

## NIADA OFFERS RELEVANT AND UP-TO-DATE AUTOMOTIVE TRAINING AND EDUCATION PROGRAMS.

As the best in the industry, many of our award-winning programs are conducted on a regional or state level around the country. Each training leader has a minimum of ten years of experience in their area of expertise. From the sales associate to the controller to the receptionist, we have a training workshop that will fit your needs. Each year we are privileged to provide training and education programs at over 20 state and national conventions. Please contact us if you would like NIADA to visit your event.

### NIADA DEALER TWENTY GROUPS

[www.twentygroups.com](http://www.twentygroups.com)



The NIADA Dealer Twenty Group program helps dealer-owners run their operations more profitably, conducting Twenty Group meetings all across North America. Whether it is one of our independent dealer, Retail, BHPH, LPHH, Controller, Finance or Service groups, we have a Twenty Group to fit your needs. Our Twenty Groups are considered the "graduate school" of automotive management. A Twenty Group will help you run your business more efficiently and more profitably. Dealers have used Twenty Groups to build their businesses for more than 50 years. On a regular basis and under the direction of one of our seasoned moderators, your Twenty Group will meet to exchange ideas, identify best practices and discover opportunities and challenges facing your dealership. A Dealer Twenty Group is an association of 12 to 20 automotive dealers with similar business models and similar-size operations. Members meet at various locations, decided on by the group, to share best practices, their successes and failures, ideas to improve operations, and most important, their financial (composite) data. Each Twenty Group meets three times per year at approximately four-month intervals.

### CERTIFIED MASTER DEALER™ PROGRAM

[www.niadamcd.com](http://www.niadamcd.com)

888-906-8283

The CERTIFIED MASTER DEALER™ program was developed to help you manage and grow your business. It is one of the industry's most respected training programs. This course offers something new for you whether you have been an independent dealer for only 5 days or more than 50 years. Dealers who attend this training are committed to the industry, support ethical business standards and practices, and are leaders in their communities. They bring a wide range of experience to each class, and leave with new strategies for analyzing their business practices and increasing their bottom line. This course emphasizes practical and effective management and leadership skills to improve employee performance. Dealers will also learn how to efficiently and effectively manage their own time. One full day is devoted to analyzing the dealer's own financial data in order to learn how to minimize expenses, increase operating capital, and control the high costs associated with obtaining and maintaining inventory. The 2½ day course wraps up with a comprehensive look at current, up-to-date and dealer proven marketing, advertising, social media and promotional concepts. This course is designed and delivered in a manner proven to be highly effective and successfully completed by CMD candidates without regard to their previous academic background.



### NIADA BOOT CAMPS

[www.niadabootcamps.com](http://www.niadabootcamps.com)



- **SALES TRAINING** - Sales Training focuses on building on existing relationships and developing business in today's competitive marketplace. Prospecting targets, effective telephone skills and strategies, objection handling, vehicle presentation, moving old-age inventory, maximizing down payment, selling a program instead of just a car are some of the key points in this interactive session.
- **MANAGERS** - Cash flow management, inventory acquisition, reconditioning and after-sale service, advertising rules, personnel management and expense control are just a few of the topics addressed. This is the perfect way to introduce new managers/supervisors to the role of management in our industry. It is also a great refresher training for more seasoned leadership.
- **COLLECTIONS** - Always well attended. This course tends to fill up quickly. We will discuss proper compliant collections strategies and techniques, building and maintaining relationships, overcoming reasons not to pay, proper use of GPS and Payment Assistance Device technology, electronic communications, repossession management, queue structuring and maximizing the strengths of your collectors and much more.



### NIADA.TV

NIADA.TV is a free network of educational training programs available exclusively for NIADA, NADA and NAAA members, their employees, and industry leaders and vendors. Located at [www.niada.tv](http://www.niada.tv), this network includes over 600 hours of educational training programs, industry news

programs, industry highlights, as well as live webcasts of industry events and educational sessions. All of these programs are designed to assist dealers in establishing and expanding their dealership operations and profitability. NIADA.TV also hosts several weekly and monthly special programs and live webcasts throughout the year.

### NIADA | NABD CONVENTION & EXPO:



The NIADA | NABD Convention & Expo is our premier event which combines resources of NIADA and the National Alliance of Buy Here-Pay Here Dealers in a used car industry Mega-Conference – offering the best training available for independent vehicle dealers. With an extensive, comprehensive and wide-ranging array of topics, including digital/social media marketing, legal and compliance issues, inventory sourcing, collections, sales, customer service, F&I, management and much more. Designed to give you the tools, techniques and strategies to accelerate your dealership and its operations in the race toward your finish line – SUCCESS. Our Exhibit Hall will be filled with more than 200 exhibitors offering the latest cutting-edge technology, products and services designed to give you an edge as you accelerate through today's ultra-competitive used car market.

#### WHY YOU, AS A PROFESSIONAL, SHOULD ATTEND THIS EVENT:

- Gain critical training
- Face-to-face interactions that drive new ideas and build connections
- Receive updates on legislative, regulatory and compliance issues
- Share best practices
- Learn about the most current technologies, products and services offered by a wide variety of our top-notch exhibitor partners to accelerate your dealership

#### FEATURING:

- BHPH Training
- Compliance Training
- CPO Training
- Retail Operations Training
- Early Registration Rate

### NABD BHPH SUBPRIME FALL CONFERENCE | POWERED BY NIADA - OCTOBER 2019



#### CONFERENCE HIGHLIGHTS:

- Training for New & Experience Operators
- Network with Industry Experts
- Capital to Fund Your Operation
- Collections & Underwriting Training
- Best Practices that Work Today and in the Future
- The Latest Marketing Strategies
- Legal and Compliance Updates
- Exhibit Hall with all the Latest Products & Services
- New Industry Technology

For additional information go to [www.niada.com](http://www.niada.com) or call 888-906-8283

# NIADA DEALER PROGRAMS



**Train. Document.  
Track. Comply.**

## NIADA ONLINE DEALER COMPLIANCE

[www.niadadealercompliance.com](http://www.niadadealercompliance.com)

### COMPLIANCE TRAINING & EDUCATION

- On demand, online access for your entire staff to a comprehensive suite of training videos that focus on federal regulations and compliance.
- Tailored content depending on employee function (sales, service, finance, collections).
- Interactive testing after each video session.

## STANDARDIZED DEALER ACCOUNTING TOOLS

This three volume series was written for used car dealers by Page Publications© to assist you, the dealer, in managing your business with the need to be able to see the details of your accounting system. NIADA's Accounting Manuals are an essential tool for helping to manage your money.

### • DEALERSHIP ACCOUNTING TRAINING MANUAL:

General accounting principles.

### • CHART OF ACCOUNTS MANUAL:

Complete listing of NIADA dealership account numbers and descriptions of each.

### • DEALERSHIP INTERNAL CONTROL MANUAL:

Checklists and suggested procedures for NIADA dealers, office managers and outside accountants to use in maintaining good internal control of dealership assets.



### REQUIRED COMPLIANCE POLICIES & DEAL AGREEMENTS

- Download and print a variety of federally required dealership compliance policies.
- Download and print documents & agreements designed to limit dealer liability.

### TRACKING & REPORTING

- Track employee training participation.
- Store test results.
- Report on participation for proof of compliance.

# THE CERTIFIED PRE-OWNED PROGRAM

## BUILT BY DEALERS... FOR DEALERS

Consumers want to feel confident when they purchase an automobile. In fact 65% of customers strongly desire a Certified Pre-Owned Vehicle when they purchase a used car. Customers *EXPECT peace-of-mind when buying a used automobile.*

### THE BENEFITS OF OFFERING A CPO FROM NIADA

- Market research indicates the average dealer will increase their inventory turn 14% between 15-28 days by using a certified pre-owned program
- Improved gross revenue and increased profitability created by the sale of more vehicles
- Ability to compete with the franchise dealers offering their own CPO programs
- An edge on the competition – the NIADA CPO program is only being offered to NIADA approved dealers

### WHY NOW?

NIADA has completely redesigned its program by partnering with an industry leading underwriter that is rated "A" (Excellent) by A.M. Best, the acknowledged authority for rating insurance companies. Through this partnership we offer:

- Multiple Vehicle certification options to better serve your customers
- Exceptional marketing support for your dealership including Point-of-Sale posters, brochures, window clings and more
- Initial and ongoing training for your sales team on how to sell NIADA CPO benefits
- Quick, reliable claims service paid directly by credit card
- 24-hour call center for constant access to our customer service representatives
- Optional upgrade to Extended Care or Extended Care Plus programs, providing longer terms and additional coverage for your customers and profit opportunity for your dealership



### EVEN THE PLAYING FIELD

Today's NIADA Certified Pre-Owned program is designed to give you more options to better serve your customers, allow you to compete with manufacturer CPO programs, and provide state-of-the-art industry vehicle protection that will enhance customer loyalty for years to come. NIADA member dealers have been providing exceptional products and services in the automotive industry for more than 66 years in all fifty states and the new NIADA CPO program is another example of our commitment to quality customer service.

## ENHANCED NIADA CPO PROGRAM DETAILS

### CURRENT MODEL YEAR + 14 YEARS

- 0 - 150,000 miles
- \$100 deductible
- No surcharges
- Seals and gaskets included example of our commitment to quality customer service.

### TERMS AVAILABLE:

- 3 month / 3,000 miles
- 6 month / 6,000 miles
- 12 month / 12,000 miles

## AS LOW AS \$125!

### THE CONSUMER IS ALWAYS RIGHT

And 65% of the time, they want a Certified Pre-Owned Vehicle. Give the consumer what they want. Become a NIADA Certified Pre-Owned Dealer today.

For questions and additional information, please call 1.877.310.0288, or visit <http://dealers.niadacertified.com>



# ADVOCATING FOR YOU

One of NIADA's primary objectives is to tell the story of the independent dealer before policy makers. NIADA's influence in Washington, D.C. and in state capitals across the country continues to grow stronger every year resulting in significant policy wins making it easier for you to do what you do best: provide your customers' transportation needs.

**THESE ARE JUST SOME OF NIADA'S RECENT SUCCESSES.**



## OPEN RECALLS

NIADA shares the goal of wanting a 100% recall completion rate. NIADA's government affairs team has participated in numerous discussions with federal, state and local officials aimed at achieving that goal. Notwithstanding that desire, NIADA objects to overbroad legislation prohibiting dealers from

selling used motor vehicles with any open recall. NIADA has successfully opposed such legislation in Congress and in other legislative bodies. NIADA also successfully lobbied Congress to change federal legislation prohibiting rental car companies from renting, selling, or leasing rental cars with open recalls to ensure independent dealers loaning vehicles to customers did not categorize them as rental car companies.

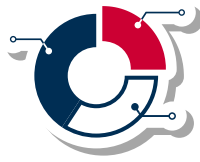
In addition, NIADA has worked with federal agencies to make it easier for individuals and independent dealers to search vehicles for open recalls by specific VIN. NIADA has also worked with the federal government to develop a tool making it easier for dealers to batch search their entire inventory for recalls.



## LOWERING INDEPENDENT DEALERS TAX BURDEN

As Congress debated the first major overhaul to the tax code in more than 30 years, NIADA was there to advocate for a lower tax burden on small businesses. NIADA held meetings with multiple members of

Congress, including the Speaker of the House of Representatives, and successfully convinced Congress to lowering corporate tax rates including rates for small business owners deriving income from pass through businesses. NIADA also convinced the Speaker and other members of the need to preserve dealers' ability to deduct net interest expenses associated with their floor plan lending.



## DEFENDING THE BHPH INDUSTRY

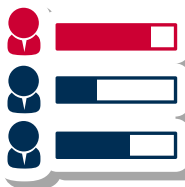
Over the last half decade, NIADA has seen increased efforts from policy makers to overly regulate the BHPH industry. NIADA has made protecting the BHPH industry among its highest priorities. NIADA created the BHPH Commission - comprised of BHPH dealers

large and small from locations across the country - to advise NIADA as issues arise impacting the BHPH Industry.

Working with the BHPH Commission, NIADA successfully led a coalition opposing legislation in California subjecting BHPH dealers to a cumbersome licensure framework, capping interest rates at an unreasonable rate, prohibiting the use of GPS devices, extending time before delinquency charges could be repaid and repossession could commence.

Likewise, NIADA successfully lobbied against legislation in Oregon similar to that proposed in California including the mandatory use of underwriting criteria developed by the state.

Additionally, NIADA successfully opposed legislation placing undue regulations on the use of GPS and starter interrupt devices in New Jersey, Illinois, and Oklahoma.



## OPPOSING OVERBROAD REGULATIONS

Overbroad and unnecessary regulation harms your customers making it more expensive for them to purchase cars including getting necessary financing. NIADA has

successfully lobbied Congress to remove regulations not only harming your business, but ultimately your customers such as the Consumer Financial Protection Bureau's arbitration rule and indirect lending guidance.



Each year, NIADA hosts the National Policy Conference and Day on the Hill. This event is open to all NIADA members free of charge and provides a prime opportunity to tell your story before members of Congress and federal regulators.

**JOIN US SEPTEMBER 23-25 IN WASHINGTON, D.C. AND MAKE YOUR VOICE HEARD!**