



USED CAR Dealer

APRIL 2018
VOLUME 47: NO. 4

THE RETURN OF SEARCH ENGINE OPTIMIZATION

How Content Marketing Can Revive
Your SEO - and Your Brand



page 26

Search Engine Optimization

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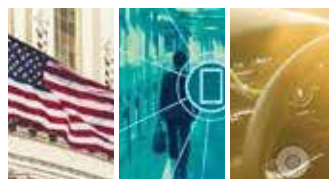


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NIADA.TV's live webcast of the World Automobile Auctioneers Championship heads our list of upcoming events in the used vehicle industry.

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Revolutionizing Automotive Sales



Nominations Open for Community Service Award

Nominations are open for the 2018 NIADA & Cox Automotive Community Service Award presented by Manheim, the used car industry's most prestigious award honoring community service by independent dealers.

The deadline for nominations is May 1. Nominations of NIADA member dealerships can be submitted at www.coxautoinc.com/community-service-award.


The national award recognizes a dealership that goes above and beyond to give back to its community through its donations of time, money and leadership to charitable efforts, and works to find innovative and meaningful ways to collaborate with community partners to help further its mission.

The award includes a \$10,000 donation to the charity of the winning dealership's choice from Manheim. The winner will be announced during the 2018 NIADA Convention and Expo, June 18-21 at the Rosen Shingle Creek Resort in Orlando, Fla.

Last year the award was presented to Matthews Motors in Clayton, N.C., owned by Steve and Dale Matthews, with Clayton Area Ministries receiving the \$10,000 donation.

Cox Automotive's Janet Barnard said Matthews Motors "embodies the principles of helping shape a better world through individual actions and demonstrating how every person, every organization, every day can make a difference when it comes to serving your community."

If you know of a dealership that makes an extra effort in community service and charitable work, let us know. Nominations are accepted from individuals, dealerships, community organizations, agencies or vendors.

For more information or to nominate a dealer, visit www.coxautoinc.com/community-service-award or www.niada.com. 



Steve and Dale Matthews accepted the 2017 NIADA & Cox Automotive Community Service Award - including a \$10,000 check to Clayton Area Ministries - from Cox Automotive's Janet Barnard (right).

Record Run of Recalls Ends

After setting records for three consecutive years, U.S. vehicle recalls fell in 2017 to 30.7 million, the National Highway Traffic Safety Administration announced.


That's a drop of more than 22 million from the record 53 million recalls of 2016.

NHTSA had been pushing manufacturers to issue more recalls since 2014, when a faulty ignition switch in General Motors vehicles was linked to 124 deaths.

From then through 2016, recalls topped 50 million each year, far more than the previous record of 30.8 million, a period that included the largest recall campaign in U.S.

history - the Takata airbag inflator recall that affected some 65 million inflators in 42 million vehicles from 19 automakers.

During that span, NHTSA raised its level of enforcement, assessing record fines on manufacturers for safety violations. Even so, U.S. traffic deaths rose 5.6 percent to 37,461 in 2016, the most in 10 years, and were up 0.1 percent in the first nine months of 2017, according to preliminary NHTSA data.

Since Donald Trump became President, NHTSA has not imposed any new vehicle safety fines, and the agency remains still does not have a permanent head. 

IAA To Spin Off From Parent Company KAR


KAR Auction Services announced it will be spinning off its Insurance Auto Auctions business unit into a separate company.

The proposed tax-free spin-off will "increase shareholder value and focus each company's strategic priorities on its respective marketplace and unique customers," according to KAR.

The deal, which would make IAA an independent, publicly traded company, is expected to be finalized within a year.

"The proposed separation will give KAR and IAA the flexibility to advance unique strategic priorities and make independent decisions on investments, acquisitions and capital expenditures," KAR chairman and CEO Jim Hallett said. "In turn, this will help both companies focus investments and innovation on serving their customers and strengthen their respective competitive positioning in the global marketplace."

Following the spinoff, IAA will specialize in the salvage vehicle marketplace while KAR will focus on the whole car auction marketplace and technology side of the business.

Hallett will remain in charge of KAR and IAA president and CEO John Kett will continue in that role with the new company, KAR said. The spinoff will allow KAR stockholders to keep their shares of KAR Auction Services and receive shares of the new IAA company. 

Cameras, Pet Items Are Google's Most Searched-For Car Accessories

Onboard vehicle cameras and pet-friendly car amenities top the list of car accessories sought most by consumers, according to Google's analysis of its search data.

Google's inaugural *Automotive Trends Report* used search data to find what consumers in the U.S., Germany and Japan are looking for most in their cars in order to illuminate consumer demand the auto industry can meet today.

As it turns out, the two biggest search trends are on-board cameras in all three global markets, and pet-related items among American consumers.

Searches for cameras are rising sharply - and not just for backup camera.


Google internal data in the U.S. from September 2015 to August 2017 found front and rear camera searches

were up 185 percent year-over-year and 360-degree camera searches were up 70 percent, which Google said showed drivers are seeking a view of the car from multiple angles.

They also want cameras to be integrated into the vehicles, Google said, citing a 598 percent increase for mirror cameras and a 29 percent rise in searches for hidden cameras.

Searches were also up for GPS and parking mode features with cameras.

Pet-related accessories were popular in all three markets, but were huge in the U.S. The report said American consumers were 36 times more likely to search for those items than Germans and 10 times more likely than Japanese.

The top trending terms included dog car seats, pet car seat covers, dog car hammocks, dog car seat belts and dog steps for cars. 

REPAY Expands Its Footprint in Auto Industry

Realtime Electronic Payments – a provider of electronic transaction processing services known as REPAY – took two big steps toward becoming a larger presence in the car business, acquiring PayMaxx Pro and announcing a partnership with GPS provider PassTime.

REPAY CEO John Morris said the acquisition of PayMaxx Pro “expands our footprint in the automotive industry and broadens our software integration capabilities, enabling us to better serve our existing and prospective customers.”

The company said the move will result in expanded product offerings and technology enhancements, including a customer-facing mobile app.

“REPAY was the obvious choice when selecting a group that had the resources, knowledge and commitment to continue the growth of PayMaxx Pro,” PayMaxx Pro president and CEO Chris Leedom said.

The partnership with PassTime, which REPAY said was driven by their shared customers’ growing need to automate and speed up the payment process, will result in an integration that will provide a more efficient and consumer-friendly collection method.

Electronic payments made through REPAY will automatically send a message to the PassTime device and the merchant’s customer management system to update the customer’s payment status.

REPAY chief revenue officer Susan Perlmutter called the partnership “a big win for our customers” that “bridges the payment communication gap.” [NIADA](#)



VSC Providers Announce New Partnerships

Vehicle service contract providers GWC Warranty and Westlake Financial Services announced partnerships with finance companies that operate in the subprime credit space.

GWC Warranty, a provider of vehicle service contracts sold through dealers, announced a strategic alliance with Nicholas Financial, a provider of direct consumer loans and installment sales contracts.

Nicholas will offer GWC vehicle service contracts through its dealer network, GWC Warranty president and CEO Rob Glander said.

“GWC, much like the team at Nicholas, shares a passion for helping dealers create repeat sales,” Nicholas president and CEO Doug Marohn said. “That customer-focused approach to vehicle service contract and claims administration made this partnership a natural fit.”

Westlake has partnered with warranty and vehicle service contract administrator AUL Corp, which will provide back-end servicing in 19 states for Secure One, Westlake’s vehicle protection program.

“Our customers look for reliable vehicle protection options that allow them to drive every mile with confidence,” Westlake Services & Lending Solutions vice president Ralph Ontiveros said.

“Not only does AUL have a national network of repair facilities and industry-leading customer support, it also is backed by an A-rated underwriter, providing great benefits to our customers and peace of mind on the road.” [NIADA](#)



Study Shows Auto Buyers Rely on Social Reviews

The impact of reviews on social media sites continues to increase among car shoppers, according to a recent study from MaritzCX.

The survey of more than 13,000 Americans who purchased a vehicle between 2015 and 2017 found 56 percent of respondents reported referencing social media reviews when making a vehicle purchase decision.

That includes two-thirds of millennials, the highest percentage among the generations surveyed.

The study showed social reviews are not only used to decide on a car – 38 percent said social media reviews influenced their decision on which dealership to visit, with Google at 32 percent, Edmunds (12 percent), Facebook and DealerRater (both at 11 percent) the most popular sites consulted.

In addition, 80 percent of those who read reviews said they consider both positive and negative reviews in making decisions, and while just 53 percent said they have written a review on a social channel, 40 percent said they would be willing to write a review if prompted by a customer experience survey.

“A [consumer experience] program can harness untapped potential to encourage reviews from both happy and unhappy consumers,” MaritzCX automotive vice president Tim Englehart said. “Dealers and auto brands that ask for reviews and make it easy to leave reviews are the ones that are going to leave the competition in their dust.” [NIADA](#)

Most Dealership Website Visitors Are New Prospects

Most visitors to an auto dealership’s website are unfamiliar with the dealership and unsure of what they want, according to a study by marketing firm PERQ.

The company, which bills itself as experts in online consumer engagement and behavior, used data from thousands of consumer profiles for its Car Buyer Insights Report 2018.

The results showed 74 percent of dealership website visitors are brand new to the dealership and 68 percent are still looking for information to educate them about their purchase, which, PERQ said, represents prime opportunities for conversion.

The data also showed that while 77 percent are at the beginning or middle of the purchasing process, website visitors want to transact sooner rather than later, which makes an efficient, engaging website experience that guides visitors down the path to purchase a critical component.

“We are constantly monitoring consumer website behavior, and the data continues to confirm how important it is that dealerships approach their website as fertile ground for new sales rather than as a static receptacle for returning customers,” PERQ CEO and co-founder Andy Medley said.

“The data shows most website visitors are new to the dealership, not ready to buy and expect to be in control of their shopping experience as they narrow down their choices.” [NIADA](#)

Online Car Seller Vroom Lays Off Staff

While online car-buying sites have gained plenty of attention in recent years, not all the news is good.

Vroom, an on-demand car buying and selling platform that has raised more than \$300 million in venture funding, has laid off a significant percentage of its staff and has shut down operations in two of its major markets, technology website TechCrunch reported.

The report said the company closed its locations in Dallas and Indiana, and cut about a quarter of the staff at its New York headquarters and in Stafford, Texas, home of longtime online retailer Texas Direct Auto, which Vroom purchased in 2015.

In a statement, Vroom acknowledged making “some adjustments” that “impacted our head count,” but insisted the company is “healthy and financially stable” and is “in a better position to become the leader in online car buying and continue to invest in future areas of growth.”

Vroom is not the first online auto seller to hit a bump in the road. In late 2016, Beepi ceased operations and sold its assets – some of which were purchased by Vroom. [NIADA](#)

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Network

For the seventh consecutive year, NIADA.TV will webcast the World Automobile Auctioneers Championship live, courtesy of the National Auto Auction Association and co-sponsor NextGear Capital.

The competition will be held May 4 at ADESA Chicago. NIADA.TV’s coverage will begin at 9 a.m. EDT.

Watch the rapid-fire action as the best auctioneers, ringmen and teams in the business compete for prize money and the coveted titles of World Champion.

Andy White is the defending champion auctioneer, while Dallas Massey won the 2017 ringman title and Woody Woodruff and Ben Gunter earned the team championship. [NIADA](#)

NIADA's New Plays Enhance the Convention Experience

Having spent the past few weeks overdosing on hoops during the madness of March, it's hard not to marvel at the game basketball has become.

Those of us of a certain age remember what the college game used to look like in the era before the shot clock and the 3-point line, back in the days when North Carolina could get a second-half lead and milk the clock with coach Dean Smith's patented four corners offense, and classic back-to-the basket centers like Hakeem Olajuwon and Patrick Ewing dominated inside.

The game has changed immensely since then. The pace is faster, big men range all over the floor and coaches are drawing up plays to create open opportunities for those valuable 3-pointers.

If Dean Smith, one of the greatest minds in basketball history, was around today, I think he'd appreciate the evolution of the game, understand how it has changed and rewrite his entire playbook to adapt.

Like the game of basketball, the used car business of today is light years apart from what it was 35 years ago – or even five years ago.

Technology has changed the game in so many ways, from acquiring and managing inventory to marketing and merchandising. Customers have more information about the vehicles they're buying and how much they should pay for them than ever before. They expect the sales process to be faster and more convenient for them than in the past – they want a fast break, not the four corners.

If your dealership is still operating like it's the Dean Smith era, you might be falling behind – quickly. To stay ahead of the changes, you, too, will need to rewrite your playbook and develop new plays.

Fortunately, NIADA can help you do just that.

The place to begin is at the 72nd annual NIADA

Convention and Expo – which, thanks to a rewrite of our own playbook, is now also the NIADA/NABD combined mega-conference – set for June 18-21 at the Rosen Shingle Creek Resort in Orlando, Fla.

The addition of NABD certainly gives another boost to our large and growing footprint in the Buy Here-Pay Here space. But the fact is you don't have to be a BHPH dealer to benefit from all that's new at the NIADA Convention – serving the needs of traditional retail used car operators has always been and will continue to be the bread and butter of NIADA.

So what is new?

Well, let's start with an entire new educational track devoted to digital marketing, designed to give you the tools you need to engage with and attract today's more informed and technology-savvy consumers.

We'll feature sessions on the use of social media, content marketing, mobile marketing, making the most of your website and more to allow you to compete and succeed in a marketplace that's more competitive than ever.

To that same end, we are also proud to present for the first time the Marketplace Keynote Series, featuring six of the industry's most prominent innovators speaking in a TED Talk-style format, sharing their thoughts on where the used car market is and where it's headed, along with cutting-edge ideas on how you can take advantage of those conditions.

If you'll be attending the NIADA Convention for the first time, we'll open the event with a special reception just for you. Not only will that give you an advance opportunity to meet, greet and network with your fellow dealers, you'll also get tips from NIADA's educators and staffers on how to get the most out of your Convention experience.

One way to do that is also something new for 2018. This

Technology has changed the game in so many ways, from acquiring and managing inventory to marketing and merchandising. Customers have more information about the vehicles they're buying and how much they should pay for them than ever before.


year, NIADA is leveraging technology like never before to keep attendees engaged and informed about the Convention's agenda and happenings.

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All of that is just a brief sample of how we've rewritten the playbook to help you rewrite yours as you advance toward success, however you define it.

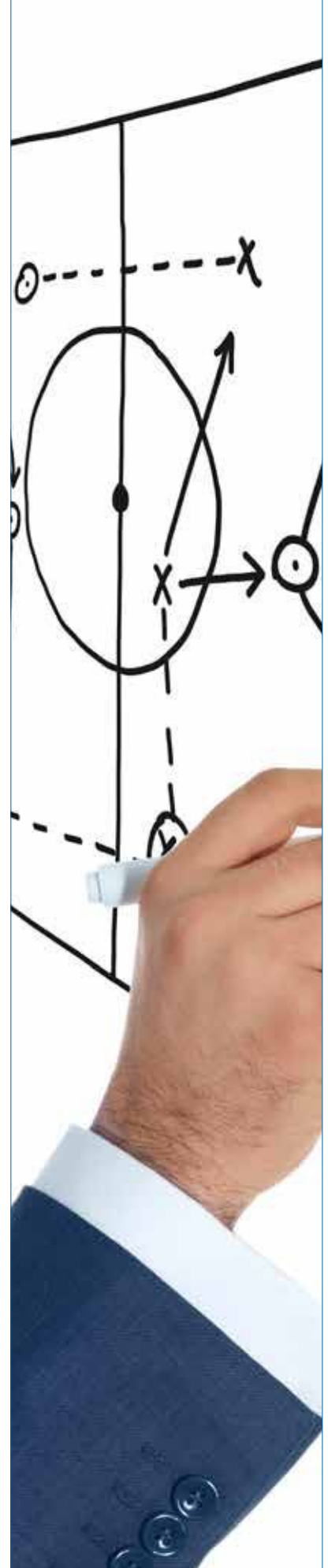
For more information about the NIADA Convention and Expo or to register, visit www.niadaconvention.com or call 1-800-682-3837.

See you in Orlando! 



BY STEVE JORDAN

Steve Jordan is CEO of NIADA, president of NIADA Services, Inc., president of the NIADA Foundation board and publisher of Used Car Dealer magazine. He can be reached at steve@niada.com.



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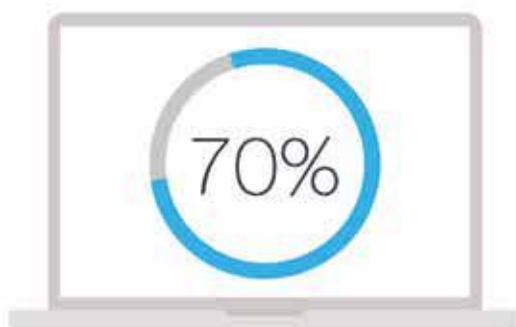
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NIADA Government Update

NIADA is your voice in Washington D.C., advocating for independent dealers, the used vehicle industry and small business. Here's a look at the latest news and NIADA efforts regarding legislative, regulatory, PAC and grass roots activities.

REGULATORY

Department of Labor:

DOL has proposed a new rule that would permit small businesses and self-employed individuals to join together in an association health plan.

The proposed rule, issued in response to an executive order by President Trump, would allow those associations to purchase cheaper health insurance that's not subject to some of the current limitations in federal law.

The rule would expand the types of groups that can form an AHP and allow for membership across state lines. It would also allow self-employed individuals to take part in a large-group AHP.

The proposed rule has the support of many in Congress, including Sen. Lamar Alexander (R-Tenn.), chairman of the Senate Health Committee.

"If made final, this rule should help up to 11 million hard-working Americans who don't have access to employer-sponsored coverage," he said,

"and in addition, provide new, more affordable options to Americans in the individual market who are getting hammered by skyrocketing premiums."

NIADA submitted comments supporting the proposal with some changes designed to provide small businesses greater access to less expensive health care.

CFPB: The retooling of the Consumer Financial Protection Bureau continues under acting director Mick Mulvaney.

The CFPB has now issued seven requests for information, seeking public comment on enforcement, supervision, external engagements, reporting on consumer complaints and rulemaking in addition to the original two – civil investigative demands and administrative adjudication.

The requests are aimed at assessing those processes and identifying changes that need to be made.

The bureau also announced it has formulated a five-year

strategic plan that includes three primary goals:

- Ensure all consumers have access to markets for consumer financial products and services.
- Implement and enforce the law consistently to make sure markets for consumer financial products and services are fair, transparent and competitive.
- Foster operational excellence through efficient and effective processes, governance and security of resources and information.

Mulvaney said the CFPB will focus on equally protecting the legal rights of all – including the businesses regulated by the bureau – and will use its rulemaking authority rather than "regulation by enforcement."

"We have committed to fulfill the bureau's statutory responsibilities, but go no further," Mulvaney said, adding that doing so will help guard against "the misuse of our unparalleled powers." [NIADA](#)

LEGISLATIVE

CFPB funding: The President's proposed budget for fiscal year 2019 calls for reduced funding for the CFPB over the next two years as the administration seeks to restrict the bureau's enforcement authority to prevent burdening the financial industry and consumer choice.

The budget would cap the bureau's budget at \$485 million for FY 2019 and \$610 million for 2020. For comparison, the CFPB's FY 2018 budget request under Obama-appointed director Richard Cordray was \$630.4 million.

The White House said the two-year "restructuring period" will create an "efficient transition" as the CFPB imposes "financial discipline" and reduces "wasteful spending."

The administration is hoping the bureau undergoes a legislative overhaul that would bring its budget under Congressional oversight. Currently, the CFPB is funded from the Federal Reserve.

Interim CFPB director Mick Mulvaney requested a \$0 budget for the first quarter of 2018, saying the CFPB will draw from reserves.

Recall issues: The Trump Administration released its plan for a massive infrastructure bill Feb. 12, and Congress is expected to take up the issue soon.

The infrastructure bill is likely to be the platform for Sen. Richard Blumenthal to try once again to introduce an amendment that would prohibit the sale or lease of a motor vehicle subject to a recall until the recall defect has been remedied.

The Connecticut Democrat has attempted unsuccessfully to attach the so-called Blumenthal Amendment to a number of bills over the past three years. NIADA has worked with Congressional leaders to help block the amendment in the past and will continue to monitor any action on the recall issue. [NIADA](#)

GRASS ROOTS

RAGA meeting: Republican state attorneys general from across the country gathered in Washington, D.C. in February for meetings of the Republican Attorneys General Association.

NIADA had a front row seat as a panel of AGs from Utah, South Carolina, Nebraska and Arizona discussed their office's role in consumer protection – particularly in light of the recent changes at the CFPB.

They engaged a representative of the White House to discuss how the President's regulatory reform initiatives are impacting the states in the private and public sectors.

Republican candidates for attorney general from several states were also present, giving NIADA the opportunity to discuss the virtues of our industry and the good independent dealers do in their communities.

Of course, the campaigning was not limited to potential future AGs. Many of the current AGs attending the meeting are running for higher offices, including governor and the U.S. Senate.

The relationship NIADA has developed with them as attorneys general can certainly benefit the industry as they move on to new positions.

Colorado: Over the past several legislative sessions, the Colorado IADA has been working with the state legislature and Gov. John Hickenlooper to strengthen and revamp laws aimed at preventing curbstoning, including increasing penalties and permitting additional law enforcement authorities to enforce the statute.

This session, CIADA won the unanimous support of the legislature for an amendment allowing the DMV to share penalty revenues with the agency that initiates the enforcement proceedings. The governor is expected to sign that bill. [NIADA](#)



BY SHAUN PETERSEN
Shaun Petersen is NIADA's senior vice president of legal and government affairs.



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NIADA Engages With States' Most Powerful Figures

With all due respect to the various governors, speakers of the various houses of representatives, presidents of senates and any other politico who might make the assertion he or she is the most important or powerful person in state government, I would make the argument that the attorney general is the most formidable of them all.

It is undeniable that the governor sets the tone for much of what goes on in a state. Likewise, it is equally undeniable that the speakers and senate presidents largely control the policy issues that make it from the lobbyists' mouths to the legislature floor.

But it is the attorney general who often can affect the immediate viability of the economic underpinnings of any state.

So what does a state attorney general do?

In short, the attorney general is the attorney for the state. Most state constitutions mandate that the attorney general defend the laws and constitution of the state and represent the state in litigation.

The attorney general often serves as legal counsel to all state agencies, boards, commissions and other state officials. Often in those matters, the attorney general is beholden to the represented agency in much the same way any other attorney is to his or her client.

While those duties are certainly important, they are not the duties through which the AG has the most influence or wields the most power.

I suspect if you asked every attorney general to honestly state what their most important responsibility is, they would answer unanimously that it is protecting the interests and rights of the citizens of their state.

That protection comes in the form of criminal prosecutions (in some states), crime victims' compensation and ensuring fair competition in the marketplace by enforcement of consumer protection regulations.

Most states give sole and ultimate authority to the attorney general in all consumer protection matters.

Many businesses will immediately run to the governor's office or the state legislature to lobby for a particular issue and completely neglect the attorney general – even on matters for which the AG has jurisdiction.

They often find themselves in the mindset that the only impact to businesses comes through executive discretion or legislative action.

While I do not discount visits to the governor or legislators by any means, recognizing the importance of the attorney general is critical.

The attorney general often sets the public policy agenda as it relates to consumer protection issues, which ultimately affect your business.

Most AGs have multiple arrows in their quiver to enforce the important consumer protection initiatives.

Many states have given the attorney general the authority to promulgate regulations proscribing certain business practices to be unfair and deceptive. However, if an AG feels an immediate course of action is needed to address a consumer protection matter, it is not uncommon to file a lawsuit with an injunction to stop the conduct and a request of the court to declare that the practice violates the law.

It is also not uncommon for AGs in various states to face the same sorts of issues and thus collaborate on occasion.

Each AG belongs to the nonpartisan National Association of Attorneys General (NAAG) to help them fulfill the responsibilities of his or her office.

Likewise, each AG also belongs to one of the politically-based associations: the Democratic Attorneys General Association (DAGA) and the Republican Attorneys General Association (RAGA).

DAGA and RAGA provide platforms for their membership, which is not limited to attorneys general only, to engage each other on the important political and legal issues facing the country. Certainly, consumer protection issues are among the topics discussed.

NIADA recognizes the powerful force attorneys general are and the influence they have on our industry and our members. We've seen that power wielded on many occasions.

Likewise, we recognize the strong efforts NIADA's affiliated state associations make to engage with their AGs at the state level.

We've seen positive results from those interactions. On more than one occasion, NIADA has helped a state association interact with its attorney general in support of our members.

Having both a state and national perspective has helped provide important perspective to AGs.

Over the past several years, NIADA has been an active member of both DAGA and RAGA, as well as actively participating with NAAG. We believe membership in those organizations and continuous interactions with attorneys general gives us the opportunity to foster important relationships and provide a national perspective

on issues affecting our members.

Thus, as issues affecting our industry arise that warrant the attention of attorneys general nationwide, NIADA can be there as a reliable voice on whom AGs can credibly rely. [NIADA](#)



BY SHAUN PETERSEN
Shaun Petersen is NIADA's senior vice president of legal and government affairs.



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1 - Google Analytics, September 2017

2 - comScore Media Matrix Key Measures Multi-Platform September 2017

3 - comScore Media Matrix Audience Qualitation September 2017, among AutoTrader, Cars.com, and TrueCar

Be the Best Place to Work

If you know more about hunting trophy game or precisely fading a golf ball than about leading and retaining the rock star talent to drive your dealership financials forward, wake up.

I am talking to you.

Every day dealerships bleed money because of rampant employee turnover.

Dysfunctional groups operate without purpose or leadership. Their only stated goal is to sell more cars. It's every employee for themselves, surviving to provide for their family.

It's a too familiar but true story. It's also unnecessary.

But you're in the driver's seat.

It's a new year. Will you reshape the future?

Built on decades of operational turnarounds and assembling high-performance teams, here are five proven tips you can put into action fast to grow a sustainable culture of profitable winning.

Be the best place to work: People do not quit companies. They quit people.

As a dealership owner, one of your most important roles is that of chief culture officer.

The organization is a reflection of you. How much energy are you investing to meet your team's needs? How do you guarantee they're respected and feel appreciated when it's earned?

Are you building camaraderie and communicating through personality differences? What steps are you taking to make your dealership the best place to work, and are you sharing that story publicly?

There's no magic bullet, but six months of focused effort can make a huge difference.

When you have the best place to work, people talk. You become a talent magnet. Pay plans, advertising and recruiting costs go down, profits and engagement go up.

When team members bring their loved ones to meet you, that's real progress. Keep going.

A culture is defined by the worst behavior it allows: When a manager has inappropriate relations in the supply closet with a direct report, a message is sent.

When great salespeople are pencil-whipped by a bean counter, a message is sent. When gossip and drama rule, a message is sent.

When leadership does not take responsible corrective action, another message is sent to your hard-working money-makers – and it is not good.

It sets a precedent. Morale plummets.

A workplace thrives when structure, discipline and fun find balance. Winning is no longer in question.

If you're afraid to terminate for bad behavior because of a talent gap, tune up your recruiting action plan for 2018.

Ownership makes the final hiring decisions: When weak managers are in charge of hiring, they hire down. Before you know it, you have a D-League team and your P&L shows it.

That does not mean you exclude managers from the process. Until managers are trained to hire without bias and secure they won't be replaced by their recruits, the only person with the fortitude to hire someone stronger than himself or herself will be the owner.

In the auto dealership business, nothing gets done without people. Don't relinquish control of the key driver of the financial success of your company and reputation.

Assess for success: Don't set people up to fail. Nobody wants to lose.

Take a cue from professional sports. The most successful organizations use behavioral analytics to make smart people decisions.

Behavior is predictable. So are results.

When it comes with a business advisor and training program to support your operation, that's the difference between good and great. **Help people work from their strengths and win.**


You can assess the difference before the hire between a five-car and 20-car-per-month sales associate. You can assess if the person handling your books counts pennies or dollars. You can assess the difference between a master mechanic and a smoke-blower.

If you want to deploy a professional-grade talent assessment instrument, pick one accurate enough for pre-hire use that meets EEOC guidelines. Make sure it has repeatable validity to manage performance after the hire.

When it comes with a business advisor and training program to support your operation, that's the difference between good and great. Help people work from their strengths and win.

Hire slow, fire fast: Freedom of choice is powerful. Accruing a talent backlog and interviewing for cultural fit is the best practice.

Leaders know in a week if new associates have their head in the game. After 20 days, if they're playing to win, their house is in order.

If they don't fit, stop the bus, open the door and let them off. You're holding them back from reaching their full potential – and it'll cost you big-time not to. They'll drag down and chase off your high-performance difference makers. 

Hire slow, fire fast: Freedom of choice is powerful. Accruing a talent backlog and interviewing for cultural fit is the best practice.



BY ADAM WALKER

Adam Walker is an executive advisor and talent analyst for Culture Index, specializing in helping dealerships hire, motivate and retain high performance individuals using proprietary behavioral analytics to grow dealer revenue. He can be reached at awalker@cindexinc.com.



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The Four C's of Credit Reimagined

The standard four C's of credit are more relevant than ever.

But as advanced analytics, technology and differentiated data assets become nothing less than a requirement in making profitable decisions, those four C's – credit, character, capacity and collateral – must be reviewed more carefully to help lenders develop highly efficient and robust profiles on borrowers.

Doing so will help lenders understand the customer profile, help mitigate risk and maximize already stressed margins.

While auto lenders have historically embraced the four C's as a risk measurement tool through traditional credit scoring, PTI/DTI ratios to address capacity and vehicle value to address collateral, the amount and specificity of data and data sources have grown exponentially.

So a reassessment of the approach is warranted to ensure each loan is underwritten efficiently and profitably.

Here's a fresher look at the four C's.

CREDIT: Not all consumers are behaving as their credit score indicates. Many times borrowers with good credit scores default on loans while those with lower scores are making payments to improve their credit profile.

That means lenders must look for more than just an excellent credit rating – and it can also be unwise to summarily weed out all customers with low credit ratings.

Sophisticated data models are ushering in a new era of visibility.

For instance, alternative data and trended data push beyond traditional credit data to reveal more details about consumers and their payment behaviors and financial priorities. That can help lenders offer more specialized, customer-specific approvals while also better protecting their bottom line against bad debt, write-offs and more.

CHARACTER: Character refers to the financial citizenship and history of the borrower. Again, looking only at the credit score to determine whether a person is worthy of credit can yield mistakes.

Lenders shouldn't have to become forensic specialists, but they should understand that psychographic models are more advanced than ever. Models that incorporate information such as salary versus hourly, overtime information, job tenure and job hopper data can yield more insightful results, which can help predict the likelihood of not being paid.

For example, consumers with three or more jobs in a five-year period are twice as likely to go 60 days delinquent than those with only one job during that time.

With the increase of synthetic fraud, it is imperative for lenders to look at fraud flags and scores that can help ensure consumers they don't see really are who they say they are. In studies with auto lenders, loss rates can double or triple with the presence of a fraud flag at the time of application.

CAPACITY: In recent years, the infamous fake pay stub has made its way into the car-buying process, throwing many lenders off their A game.

Some applicants have even used websites dedicated to helping consumers get their desired paycheck so they can drive the car they want.

Most lenders verify income and employment of applicants at funding, but it might be a better practice to pull verified income and employment data at approval to clear stipulations.

That helps mitigate fraud and clear the stipulation before sending the approval back to the dealer and ensures the best offer is made to the consumer.

Studies of lender application data and data from Equifax's The Work Number® show income is overstated by more than 10 percent on one-

third of applications and is understated by more than 10 percent on another third.

Either of those can affect whether a lender makes a profitable and efficient decision.

Very simply, employer-verified information helps lenders validate a borrower's ability to pay by answering the question: Is the employee working and how much does he or she make?


COLLATERAL: Just as performance for two consumers with like credit scores will vary, performance for two consumers with like collateral will vary.

The variances are often caused by the vehicle's condition or options. Using data sources that capture the condition and history of a vehicle can help ensure lenders extend the appropriate LTV on that specific car.

As Black Book has noted, history-adjusted values are 31 percent more precise than traditional auction values.

To gain the maximum competitive advantage lenders need to turn siloed volumes of data into actionable intelligence to fuel customer-specific strategies, a fresher approach that offers hope for both lenders and consumers.

Enhancing the four C's gives auto lenders:

- More competitive pricing as a result of more accurate risk assessment.
- Ability to further mine subprime risk bands – without sacrificing credit quality – by balancing traditional credit risk with affordability.
- More competitive risk strategy that helps increase profitability through positive selection and avoidance of negative selection at both the consumer and dealer level.
- Comprehensive, accurate risk management that more precisely measures capacity at the portfolio level for all loans.
- Less manual intervention via automated assessment. 



BY BRETT COLLETT

Brett Collett is strategic automotive consultant for Equifax, responsible for consulting with lenders across the country to share best practices, find new ways to grow profitably, create efficiencies and use more data faster and better. He is also responsible for creating analytics around the auto finance industry and innovating new products.

ATTRACT educated, motivated customers who are ready to sell their vehicles and drive away in one of yours.

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NIADA Updates

NIADA ADDS ANALYTICAL SERVICES FROM SHILSON, SUBPRIME ANALYTICS

NIADA has contracted with Ken Shilson and Subprime Analytics to provide analytical services for the association's members.

Subprime Analytics (www.subanalytics.com), a Houston-based company that analyzes subprime automotive portfolio performance using data-mining technology, has analyzed more than \$20 billion in subprime auto installment contracts over the past 10 years. It provides nationally recognized automotive benchmarks that measure industry performance and trends.



Ken Shilson

"At Subprime Analytics, we intend to develop data and analytical information in support of important legal and regulatory initiatives by NIADA that will impact the used car industry," said Shilson, a CPA and president and founder of Subprime Analytics. "Working together, we plan to expand analytical reporting for NIADA members."

For the past 19 years, Shilson has served as president and founder of the National Alliance of Buy Here-Pay Here Dealers,

which was recently acquired by NIADA. Shilson will continue to assist both organizations and will participate in NIADA training and conferences planned for 2018 and beyond, including the 2018 NIADA/NABD Convention and Expo, set for June 18-21 at the Rosen Shingle Creek Resort in Orlando, Fla.


"It promises to be the largest used car show in history, and I am delighted to join the NIADA team in helping design and conduct the educational sessions and to continue to provide NABD attendees the highly valuable specialized training they have come to expect," Shilson said.

"In the highly competitive subprime auto industry of today, education has never been more important and valuable."

NIADA CEO Steve Jordan said he is "thrilled Subprime Analytics is now the de facto data arm of NIADA and that Ken Shilson is adding his 20-plus years of data mining and analytics expertise to the NIADA playbook of service to our members."

"Through Subprime Analytics, Ken has created an extremely valuable service platform for dealers and finance companies in the subprime automotive space that can help them better understand how data trends can impact their businesses and customers. Aggregating data is one thing, but Ken's expertise in interpreting the data and its operational trends is what puts him in a class by himself."

"As a real-life data ninja, Ken is a hugely valuable asset to NIADA, our members and the industry, and I look forward to our continued work together."

For more information about the 2018 NIADA Convention and Expo or to register, visit www.niadaconvention.com or bhphinfo@niada.com or call 832-767-4759. Availability is limited. 

TEXAS IADA TEAMS WITH NIADA CPO



The Texas IADA has entered into a marketing agreement with NIADA to promote the NIADA Certified Pre-Owned program.

NIADA CPO is the only major third-party certified pre-owned program designed specifically for independent auto dealerships – developed by dealers for dealers.

The NIADA Certified Pre-Owned program levels the playing field for independent dealers in the booming CPO market, allowing them to compete with manufacturers' franchise dealerships and take part in the popular CPO phenomenon while providing more options for consumers seeking quality used vehicles backed by a strong warranty and brand.


NIADA CPO is administered by Warrantech, an A-rated warranty provider, third-party administrator and leader in the auto industry F&I ancillary products business, which also manages the General Motors, Volvo and Chrysler factory CPO programs.

Backed by Warrantech's strong financial position and expertise in the CPO market and 70-plus years of credibility built by NIADA, the NIADA CPO program represents the best-in-class offering for TIADA members to take advantage of.

TIADA will work closely with NIADA and the Warrantech regional team to promote and market the program and to educate and consult with TIADA members on the immense advantages of implementing NIADA CPO in their stores.

"TIADA is always looking to create more value for membership," TIADA executive director Jeff Martin said. "Since the NIADA CPO program is only available to active members, we felt this was a natural fit."

Martin said dealers should be on the lookout for upcoming opportunities to learn more about NIADA CPO and join the hundreds of other NIADA members enjoying the fruits of the program.

For more information, visit www.niadacertified.com/dealers or call 1-800-358-2655. 

NICHOLAS FINANCIAL BRINGS "COMMON SENSE" APPROACH TO NIADA



Nicholas Financial, Inc.

Nicholas Financial, Inc. has joined with NIADA as a Bronze-level National Corporate Partner.

With the partnership, Nicholas Financial, one of the last "common


sense" lenders in the subprime auto finance space, joins a highly vetted roster of product and service providers available to NIADA dealerships.

"We are extremely excited and proud to be part of such a great organization," said Doug Marohn, president/CEO of Nicholas Financial, Inc. "NIADA has been synonymous with integrity and service in the preowned automobile industry for years. Its values align well with Nicholas' and we look forward to a very long and prosperous partnership."

With local branch offices in every market Nicholas services, the company has the ability to tailor lending and purchasing guidelines to the specific needs of each dealer partner.

Nicholas Financial's unique approach to lending is designed to find ways to approve deals when others might say no, and provides an opportunity to price each contract on its own risk level.

Nicholas strives to conduct up-front investigations and customer interviews so dealers know the approvals they get are solid. That allows Nicholas to provide some of the fastest funding in the industry.

"In this day and age of automated, centralized, technology-driven loan decision systems in the auto finance market, Nicholas brings a unique, local-market service approach that aligns with our mission as the voice and advocate for independent auto dealers nationwide," NIADA senior vice president of member services Scott Lilja said. 

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JUNE 18-21 / ROSEN SHINGLE CREEK RESORT / ORLANDO

The 72nd Annual NIADA Convention and Expo

NIADA is Rewriting the Playbook for the biggest event in the used vehicle industry by coming together with the National Alliance of Buy Here-Pay Here Dealers to create a combined Mega-Conference that blends the power of NABD's BHPH expertise with NIADA's wide-ranging education agenda.

The result is without question the most comprehensive event ever presented for independent

used vehicle dealers – a true one-stop shop for the best in dealer training, networking and products and services.

The NIADA/NABD Convention and Expo joins the best of both organizations to provide the most up-to-date education in the industry and the largest Expo Hall in our history, where you can find the solutions you need to run your business more efficiently and profitably.

The used car game has changed drastically over the past few years and continues to change rapidly. To keep up – and thrive – independent dealers not only have to adjust the plays they've been running for years, they need an entirely new playbook.

Come join us in Orlando and rewrite your playbook to success!

What's in it for YOU?

3 of the industry's best conferences under one roof as NIADA, NABD and FIADA come together at the NIADA Convention and Expo to create a used car Mega-Conference, offering the most complete and up-to-date education available.

5 tracks of education to serve the needs of all independent dealers: Retail, BHPH, Legal & Compliance, CPO and Digital.

60+ education sessions covering topics such as hiring and retaining sales staff, BHPH collections best practices, certified pre-owned sales and operations, alternative profit centers, prospects and sales, BHPH to LPHH, wage and hour issues, best practices for F&I sales, and many more.

The largest Expo Hall in NIADA Convention history, featuring more than 210 exhibitors offering the latest state-of-the-art products and services to help keep you ahead of the pack in today's competitive market.

For more information or to register:
www.niadaconvention.com
or call 1-800-682-3837

Register to attend by May 18 for the Early Bird rate of **\$549** – and don't miss out on our group discount opportunities for additional attendees from your dealership.

BMSM: Buy More, Save More!

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\$899	2 ATTENDEES	\$449.50 EACH	18% OFF
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\$1,599	4 ATTENDEES	\$399.75 EACH	27% OFF
\$1,899	5 ATTENDEES	\$379.80 EACH	31% OFF



BOOK YOUR ROOM BEFORE MAY 1

To receive the NIADA/NABD room rate of \$159 per night including resort fee. Rooms at the Rosen Shingle Creek will sell out quickly. Please book now! *No seriously, you need to book your room ASAP!*

Follow us on social media for Convention updates and registration giveaways!



REWRITING THE PLAYBOOK 2018

JUNE 18-21 / ROSEN SHINGLE CREEK RESORT / ORLANDO

MONDAY
JUNE 18

SUNDAY, JUNE 17

3:00 PM - 6:00 PM

Registration/Information Desk (Sponsored by Dealer Owned Warranty Company)

MONDAY, JUNE 18

8:00 AM - 6:00 PM

Registration/Information Desk (Sponsored by Dealer Owned Warranty Company)

9:00 AM - 10:00 AM

Executive Committee/Services/Foundation Boards and Past Presidents Meeting

10:00 AM - 2:00 PM

State Presidents Council and Officers Meeting (Sponsored by High Tech Locksmiths)

10:00 AM - 2:00 PM

Association Executives Council Meeting

1:00 PM - 2:00 PM

Legislative and Regulatory Committee Meeting

2:30 PM - 4:00 PM

General Membership Meeting (Sponsored by TradeRev)

4:00 PM - 5:00 PM

NIADA Buy Here-Pay Here Commission Meeting

4:00 PM - 5:00 PM

First Timers Reception (Sponsored by CalAmp)

5:00 PM - 6:00 PM

BHPH Commission Reception (Sponsored by PassTime)

6:00 PM - 9:00 PM

Cigars & Martinis Welcome Reception (Sponsored by AutoZone, Black Book and Auto Data Direct)

TUESDAY, JUNE 19

8:00 AM - 6:00 PM

Registration/Information Desk (Sponsored by Dealer Owned Warranty Company)

MARKETPLACE KEYNOTE SERIES

9:00 AM - 9:30 AM

GENERAL SESSION: Convention Opening Remarks and Industry Update

9:30 AM - 10:00 AM

GENERAL SESSION

10:00 AM - 10:30 AM

GENERAL SESSION

10:30 AM - 11:00 AM

GENERAL SESSION

11:00 AM - 11:30 AM

GENERAL SESSION

11:30 AM - 12:00 PM

GENERAL SESSION

12:00 PM - 1:30 PM

WELCOME LUNCH (Sponsored by AFC, TradeRev, ADESA)

2:00 PM - 2:50 PM

GENERAL SESSION: The Power of Twenty: Best Practices from NIADA Dealer 20 Groups

2:50 PM - 3:00 PM

BREAK

3:00 PM - 4:00 PM

GENERAL SESSION: KEYNOTE SPEAKER (Sponsored by CARFAX)

BREAKOUT SESSIONS

4:15 PM - 5:00 PM

BHPH Industry Benchmarks

4:15 PM - 5:00 PM

Dealers vs. Attorneys General: The High Risk of Conflict

4:15 PM - 5:00 PM

Digitization of the Wholesale Landscape and Changing Customer Preferences

4:15 PM - 5:00 PM

Retail Lenders Panel

4:15 PM - 5:00 PM

How to Create the Most Effective Messaging Campaigns for Your Dealership

4:15 PM - 5:00 PM

CPO 101: A Primer to Entering the Certified Pre-Owned Marketplace

5:00 PM - 8:00 PM

Expo Grand Opening and Reception (Sponsored by Spireon)

8:00 PM - 9:30 PM

FIADA Member Meeting and Reception

WEDNESDAY, JUNE 20

8:00 AM - 6:00 PM

Registration/Information Desk (Sponsored by Dealer Owned Warranty Company)

8:30 AM - 9:30 AM

GENERAL SESSION

9:30 AM - 9:45 AM

BREAK

BREAKOUT SESSIONS

9:45 AM - 10:45 AM

Lines of Credit and Floorplanning Panel

9:45 AM - 10:45 AM

Leadership vs. Management: What's the Difference When Motivating Your People?

9:45 AM - 10:45 AM

Collections Best Practices

9:45 AM - 10:45 AM

Best Practices from NIADA CPO Dealers

9:45 AM - 10:45 AM

Break the Barriers of Digital Marketing and Cut Through Vendor-Speak

9:45 AM - 10:45 AM

Compliance Considerations in Repossessions

10:45 AM - 11:00 AM

BREAK

11:00 AM - 3:00 PM

Expo Hall Open and Networking Lunch

3:00 PM - 5:00 PM

Lender Fair

BREAKOUT SESSIONS

3:15 PM - 4:00 PM

Contract Buyers Panel

3:15 PM - 4:00 PM

Strategies for Merchandising Your CPO Program

EDUCATION AT-A-GLANCE

WEDNESDAY

JUNE 20 cont.

WEDNESDAY, JUNE 20 cont.

- 3:15 PM - 4:00 PM Top Litigation Risks in Debt Collection
- 3:15 PM - 4:00 PM Developing a Rock-Solid BDC
- 3:15 PM - 4:00 PM Creating a Dominant Video Strategy
- 3:15 PM - 4:00 PM How to Earn an Extra Million Using a Tax Promotion
- 4:00 PM - 4:15 PM BREAK
- BREAKOUT SESSIONS
- 4:15 PM - 5:00 PM Legal Considerations in Offering Warranties and Service Contracts
- 4:15 PM - 5:00 PM Underwriting Your Deals: A Panel Perspective
- 4:15 PM - 5:00 PM Reaching the CPO Customer Through Digital Marketing
- 4:15 PM - 5:00 PM Shop Local vs. Buy Global: How to Source Inventory in Today's Connected World
- 4:15 PM - 5:00 PM A How-To of Credit Reporting
- 4:15 PM - 5:00 PM A View on Recalls From the Manufacturers
- 6:00 PM - 7:00 PM National Leadership Awards Reception
- 7:00 PM - 9:00 PM National Leadership Awards Banquet (Sponsored by NAAA and Northwood University, President's Ring Presented by Black Book)

THURSDAY

JUNE 21

THURSDAY, JUNE 21

- 8:00 AM - 3:00 PM Registration/Information Desk (Sponsored by Dealer Owned Warranty Company)
- BREAKOUT SESSIONS
- 8:30 AM - 9:30 AM Understanding How the New Tax Reform Law Impacts Your Dealership
- 8:30 AM - 9:30 AM Consumer Trends in the CPO Marketplace
- 8:30 AM - 9:30 AM Quick Locate and Predictive Insight: Taking Risk Mitigation and Vehicle Recovery to New Heights
- 8:30 AM - 9:30 AM Service and Reconditioning in the BHPH Dealership
- 8:30 AM - 9:30 AM Dealership Survival: What Technology Must Do for You
- 8:30 AM - 9:30 AM Succession Planning
- 9:30 AM - 9:45 AM BREAK
- BREAKOUT SESSIONS
- 9:45 AM - 10:45 AM Discover the Economic Trends in the Used Car Industry
- 9:45 AM - 10:45 AM Establishing Your Dealer-Owned Reinsurance Company
- 9:45 AM - 10:45 AM Digital Marketing to the BHPH Customer
- 9:45 AM - 10:45 AM Hot Employment Law Topics for Small Businesses
- 9:45 AM - 10:45 AM Millennials Want to Couch Their Own Deals – Here's Why You Should Let Them
- 9:45 AM - 10:45 AM Is Lease Here-Pay Here for You?
- 11:00 AM - 2:00 PM Expo Hall Open and Networking Lunch (Sponsored by Equifax)
- 1:30 PM - 1:45 PM Live Car Auction Benefiting NIADA Foundation (Sponsored by ADESA, AFC and IAA)
- 2:00 PM - 2:15 PM BREAK
- BREAKOUT SESSIONS
- 2:15 PM - 3:00 PM Cracking the Facebook Code: The Playbook for Using Facebook to Sell More Cars
- 2:15 PM - 3:00 PM Risk-Managing the Inevitable: Strategies for Funding Uninsured Physical Damage
- 2:15 PM - 3:00 PM Data Breaches, Ransomware and All Things Cybersecurity
- 2:15 PM - 3:00 PM Service Operations for the Retail Dealer
- 2:15 PM - 3:00 PM Boosting Your Web Traffic SEO
- 2:15 PM - 3:00 PM Mobility as a Service: How You Can Profit Today by Getting in the Game
- 3:00 PM - 3:15 PM BREAK
- BREAKOUT SESSIONS
- 3:15 PM - 4:00 PM The Next Level of GPS Is Here
- 3:15 PM - 4:00 PM Today's Car Buyers: What the Data Shows and How You Need to Adapt
- 3:15 PM - 4:00 PM Wakeup Call: Are Your Sales Calls Pointless?
- 3:15 PM - 4:00 PM Emerging Technologies: Top Five Challenges Facing BHPH Dealers
- 3:15 PM - 4:00 PM Are You Shopping for a New DMS? What You Need to Consider
- 3:15 PM - 4:00 PM Florida DMV Training
- 5:30 PM - 6:00 PM National Quality Dealer Reception
- 6:00 PM - 8:45 PM National Quality Dealer Award Banquet (Sponsored by Cox Automotive, J.D. Power/NADA Used Car Guide and Northwood University)
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THE RETURN OF SEARCH ENGINE OPTIMIZATION

How Content Marketing Can Revive Your SEO – and Your Brand

By Drew Marlier

Each year, controversy surrounds the SEO industry as critics debate whether search engine optimization will continue to be important for Internet marketers.

As each old year changes to a new one, critics claim again that SEO is dead, outdated and will no longer work in the following year.

The truth: SEO is alive and well in 2018. And it's here to stay.

The return of SEO is not about the practice dying and coming back. Rather, it's all about changing your mindset when trying to rank in search engines.

It's not about beating the algorithm. It's not about ranking for specific keywords. It's not even just about gaining the most traffic to your website.

It's about returning to a simpler mindset of SEO by creating valuable, quality content for your audience.

It's called content marketing.

Back in the early Internet days of 1996, Bill Gates wrote an essay outlining his thoughts regarding the importance of content marketing. That essay, brilliantly titled "Content is King," described the inevitable content marketing explosion the Internet would create.

Fast forward, and more than two decades later Gates' prediction still holds true.

In 2018, content marketing continues to be a driving force of content throughout the Internet, and brands are winning every single day because of it.

The benefits content marketing can create for both your dealership's brand and SEO efforts are proven to create a lasting impact.

Is your dealership ready to go all in on a content marketing campaign?

We'll cover the basics of content marketing, its importance and how your dealership can get started.

Let's start from the top.

WHAT IS CONTENT MARKETING?

Content marketing is the creation of relevant and useful online content, such as blogs, videos and infographics, that provides value to consumers.

In even plainer terms, content marketing involves finding out what your customers want to know and providing them the answer – without pitching or selling your products or services.

A famous example of content marketing at its finest comes from John Deere, which has been labeled by some as the original content marketer.

John Deere created a magazine for farmers called *The Furrow* that focused on distributing educational content, such as farming news and information, and best practices in the industry.

CONTINUED ON **PAGE 28**

The Furrow began in 1895 and quickly became a hit in the farming community. John Deere simply provided a resource for its customers and provided a huge value to them with educational tips on how to become better farmers.

That's it. Content marketing at its finest.

A lot has changed in the content marketing world since the 1800s. The biggest disrupter: the Internet.

With the Internet, anyone can become a content marketer – not just big brands. As Gates explained in "Content is King":

"One of the exciting things about the Internet is that anyone with a PC and a modem can publish whatever content they can create.

"In a sense, the Internet is the multimedia equivalent of the photocopier. It allows material to be duplicated at low cost, no matter the size of the audience."

So the Internet is right at your fingertips. But are you

ready to revamp your SEO strategy and go all in with content marketing?

Maybe you're not convinced it's right for your dealership.

Let's dive into some of the biggest benefits of content marketing.

Building brand awareness: Brand awareness is pretty simple. It's who knows about your business and what you're all about.

One great thing about brand awareness is it's something you can continue to build – and that's where content marketing can play a big role.

For instance, if you assist your customers with the questions they have throughout their car-buying journey, your brand will be top-of-mind when they decide to make that purchase.

It's all about bringing more attention to your brand about the very topics your customers are interested in.

Here's a quick example your dealership could capitalize on.

Let's say your customers are commonly wanting to know the advantages of choosing one car brand versus another. The next step is pretty simple: Create a quality piece of content explaining the pros and cons of each brand and how the experts at your dealership can assist with which brand is right for them.

By creating the content your customers want to know, you can build huge brand awareness. And in the process, you can also build brand authority.

Which brings us to our next benefit.

Solidifying brand authority: When it comes to making a purchasing decision, customers want to buy from a dealership they trust to be knowledgeable about the automotive industry.

Content marketing can permanently place your dealership as an

authoritative thought leader in the industry.

It all comes down to providing valuable, thoughtful and quality answers to the questions your customers have about your industry. When you continue to offer quality content that provides for customers' needs, you'll solidify your brand as authoritative.

If you continue to show up in search engines for those automotive queries and your brand shows up with answers to the questions, your brand's SEO campaign will benefit immensely.

Which again brings up the next benefit.

Boost your SEO campaign: Speaking of search engines, there are several ways content marketing can help your SEO campaign.

Two of the most important are through backlinks and helping your website rank for important keywords.

CONTINUED ON PAGE 30

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Backlinks occur when another website links to your website. Backlinks essentially show Google your content is so good others want to share it.

As content receives more and more backlinks, Google rewards that piece of content with high rankings on search engine results pages.

When you run a successful content marketing campaign in which you create valuable, quality content, other websites

will want to link to that content. That, in turn, raises the SEO of your website.

One of the most important parts of an SEO campaign is optimizing your site to improve your ranking for important keywords for your dealership. Gearing your content marketing campaign to help your website show up for specific search queries is a great way to boost your SEO campaign.

For example, you might have a certain model of vehicle that's very popular in your area. Creating value content around that vehicle can help your dealership show up for model-specific queries.

Think about what a customer wants to know about that vehicle. What are its pros and cons? What are some comparable models and why is this one a better option?

Simply create great content about that certain

model and your dealership can show up for those popular queries.

HOW DOES CONTENT MARKETING HELP SELL CARS?

Content marketing doesn't create the sale of a vehicle by itself. But it does do one important thing. It puts your dealership in the best position when it's time for a buying decision to be made.

The best way to explain that concept is illustrated in a book titled *Jab Jab Jab Right Hook* by Gary Vaynerchuk, CEO of VaynerMedia. It's his model to describe the value you provide customers (jabs) that lead to the potential sale (right hook).

Vaynerchuk used Saturday morning cartoons to illustrate the difference between jabs and right hooks.

In the 1980s, when the cartoons would come on, kids would tune in and watch for free. But when the latest toy, movie or action figure came out, that's when brands would cash in.

Jabs were the free content on Saturday mornings. The right hook came when merchandise was purchased.

So how does that relate to dealerships? What do jabs look like for your dealership?

The jabs can be any type of content your dealership uses to provide value to your customers.

Do you create educational blog posts? How-to videos? Whatever your jab is, make sure you're using your expertise in the car industry to provide value to your audience.

When the time comes for the sale, your audience will want to give back for your contributions and buy from your dealership.

HOW TO START

So you're ready to begin some type of content marketing campaign. But where do you start?

The answer is different for each organization.

First, decide what type of content you are going to create. There are so many options for the type

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of content you can create for your dealership. Which should you choose?

Blog? Infographics? Video?

It all depends on the talent currently within your dealership. Do you have someone who can write or is skilled with a camera?

Deciding on the type of content you want to create is the first step.

The next involves your topics.

Create valuable content for your desired audience. Sometimes things are easier said than done, but there are a few tricks to finding out exactly what your audience wants to know and the content they most likely will appreciate.

Commonly asked questions: What are the questions you are constantly getting from your customers?

Those are something you can create content around. Whether you're being asked about a common car feature or even simply when to

change your car's battery, create that content – it's valuable information for your audience.

Answer the Public: This is a great tool to help you find content ideas, and it's incredibly easy.

Answer the Public is simply a database that creates keyword predictions and suggestions – and the platform can provide a big assist in finding great content topics.

Here's how it works. Say you want to write something about oil changes. Simply navigate to Answer the Public's website, type "oil change" in the search bar and Answer the Public will populate common questions and queries surrounding the topic.

For instance, searching "oil change," brings up topics such as "why oil change is important," or "how to change oil filter."

Those are just a couple of examples. Answer the Public can help you come

up with content topics for a variety of queries.

Google search: When it comes to finding out what your audience wants to know, Google search engine results can also be a very useful tool.

Again, let's say we want to create content about oil changes. So let's try a common search for "how to change my oil."

The search engine results page brings up very valuable information, not only about the query you searched for but about other related queries, too.

Take a look at the "people also ask" dropdown within the search, as well as "searches related to how to change my oil," which is located at the bottom of the page. Those are both great resources to check for topics similar to queries your audience is searching.

Now it's time to get to work.

You've found out the type of content you'd like to create and the topics you'd

like to cover, and it's time to put it all together.

You're now well on your way toward creating a valuable content marketing campaign for your dealership.

When it comes to content marketing, it's all about returning to the simple, content-focused mindset of SEO: creating valuable, quality content for your audience in order to put your dealership in the best position to make the sale when your customers are ready.

That's the real return of SEO. **(QED)**



BY DREW MARLIER

Drew Marlier is a senior SEO/content specialist for L2Tmedia, responsible for strategizing, implementing and analyzing SEO and content campaigns for automotive dealerships throughout the country. He can be reached at 888-331-9292 or info@l2tmedia.com. For more information, visit l2tmedia.com.



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Justin M. Osburn, Moderator
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RETAIL READY

WITH JUSTIN OSBURN

I've rarely met with a dealer without the motive to sell more cars with higher gross.

And, not surprisingly, one of the most popular questions I hear from dealers is how to close more deals.

The formula for more volume isn't overly complicated. The simple recipe is this:

The right inventory + strong lead generation + a strong selling process = desired volume.

However, it does not take very long for growth and increase to feel complicated. So let me offer some keys to closing more customers – assuming you have the right inventory and lead generation.

Know your closing model: To set the table, you must have a sales process to prepare for a strong close. And even with a sales process, you also need to identify how you will set the chess board to close sales at the end of that process.

In the independent retail world, there are several models to execute the close. Among them:

- The sales professional closes the customer on the vehicle, the manager negotiates the terms and the finance manager sells back-end products and wraps up the paperwork.
- The sales professional closes the customer on the vehicle, the manager negotiates the terms and sells back-end products and the finance manager wraps up the paperwork.
- The sales professional closes the customer on the vehicle and negotiates the terms and a finance manager sells back-end products and wraps up the paperwork.
- The sales professional closes the customer on the vehicle, negotiates the terms and sells back-end products and the finance manager wraps up the paperwork.

I witness those models and variations of them practiced in dealerships across the country on a weekly basis.

There certainly is not a right or wrong way to do it. I am continually impressed with dealers who are able to modify the closing process to creatively cater to the skills, talents and capabilities of their sales team.

The key point is that dealerships should take a step back and look at the different models, then make a conscious choice and install their model the best they can.

It doesn't have to be perfect in the beginning. It can always be enhanced over time.

Once the model is implemented, you can use the remaining points to evaluate whether your closing process is on track.

Wait times: Customers hate to wait all day to take delivery.

The time from agreeing on the car and negotiating terms to the customer getting into the finance office to wrap up the paperwork is typically the longest waiting time in the buying experience. We know that.

Competitive dealers are finding ways to make more use of that time. Here are a few ideas for how to turn that wasted time into a better closing experience:

- Walk customers through the service department and explain why they should use it.
- Set up their first oil change.
- Introduce the service manager.
- Have them complete an online review of the dealership.
- Here's my personal favorite: Physically deliver the vehicle (you'd better be using a delivery checklist) prior to going into F&I.
- Take photos and videos for testimonials.

Finding creative ways to occupy customers will decrease their anxiety of long wait times and ultimately create happier customers.

The other side of that coin is having the sales professional sit across from the customer for an hour attempting to make small talk. That approach is not recommended.

CONTINUED ON PAGE 38

Two closes: There are two closes in a car deal.

First, we must close the customer on the car. That is a critical step.

Far too often, sales professionals and managers attempt to move to negotiating without a solid commitment from the customer to buy a specific car. There is absolutely no reason (outside of a drawback objection) that is a good idea for anyone involved.

Moving to terms prevents the demonstration of a different vehicle. Ultimately, you will lose that customer.

Getting a commitment on a car is universally the sales professional's responsibility. That commitment should be received from the buyer after a proper demonstration.

That is a critical step in the process. Until the customer confirms this

is the right car, we are not moving forward to discuss terms.

That's a fundamental practice and easy to train the sales team to do. If the customer does not confirm and offers an objection, those objections are typically very easy to answer.

Buyers often attempt to bypass confirming on the car because they are afraid that might be interpreted they are confirming on the terms. That's reasonable.

So reassure customers they are not committing to the terms – only the car. Very straightforward conversations with buyers make that an honest and quick conversation.

Who should close on the car: Closing on the vehicle is typically a responsibility given to sales professionals. They are charged with demonstrating the right vehicle, providing a walk-around to pronounce the features and benefits of the vehicle, and getting a confirmation to purchase.

Common objections on the sales lot are drawbacks (as opposed to misunderstanding, skepticism and indifference). Drawback objections are voiced when customers have offered several benefits but there are one or two features they do not like.

Determining if the drawback can be overcome is more of an art than a science and can require some assistance from the manager to determine if an attempt to close on terms is worth the effort based on the drawback.

Few sales professionals understand the different types of objections and most have difficulty making that choice.

I advocate most of the time moving on to terms and negotiating if a drawback objection is posed.

That might seem counterintuitive. But if you work through the sales process correctly, you are demonstrating the vehicle in your inventory the customer is most likely to buy, based on his needs and wants.

An example of a drawback situation is a customer who likes the gas mileage, style, safety and options on a vehicle but doesn't like the color.

It is rare for a manager or other member of the team to get involved in closing on the car itself. But with that in mind, let's take a quick step back.



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A common pitfall is in the training of the sales team. A successful training program eases new sales professionals into the process from front to back.

Start by teaching the salesperson step one. Let her get comfortable and competent before moving to step two. That is repeated through the entire sales process. Use turnovers each time the new salesperson reaches her latest step of competency.

That training path is unique from traditional methods. It offers value because it eliminates “brooming” prospects while giving sales professionals practical experience in limited parts of the sale. It is also very easy to manage and access.

An example is teaching a new salesperson how to conduct a proper meet and greet, then T.O. (turn over) the customer to a manager.

If the manager doesn't have time to deal with the customers one-on-

one, substitute a more experienced salesperson – who would be compensated for doing so if your team is on a commission pay plan.

Once the new hire is competent at the meet and greet, teach her how to car down the prospect, then quickly T.O.

Continue that training track through to the end of the sales process.

It is the most efficient way to retain new salespeople and improve the overall health of the sales department.

Who should close on the terms: I define “terms” as the negotiation of numbers on the car deal, including price, trade value, down payments, interest rates and term of the loan.

This is where independent dealerships diverge.

Allow me to suggest never having a new sales professional show numbers. It's just too risky.

If that is your model, the sales manager should

present numbers for an extended period of time, with the sales professional observing.

How long is an extended period of time? It depends on the aptitude of the sales professional, but a six-month minimum is standard.

Another path is for the sales manager or finance manager to offer terms to the customer. If you are unhappy with your volume and gross profits, have your managers close every deal for 30-60 days and compare the results against your regular process.

Who should sell back-end: Current models range from sales professionals to sales managers to finance managers.

Startups with small sales teams should use the sales manager in this role.

Back-end products offer unique hurdles, including required full disclosures. As the dealer, you need to be certain someone is protecting you from

disorganized or flat-out illegal disclosures on warranty products.

Many independents struggle to capitalize on income opportunities available through back-end products.

Who should wrap up the paperwork: A few models have finance managers wrapping up paperwork, but a good number of independents use more of an administrative role.

Some dealers have a “finance manager” who doesn't sell anything at all but simply does a very thorough job of presenting and finalizing the paperwork.

The drawbacks to that are obvious: It gives that position a non-revenue producing role.

Don't forget the delivery: Outside of the demonstration and walk-around, one of the most underdeveloped areas in the sales process today is the delivery of the vehicle.

CONTINUED ON PAGE 42



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APRIL 18  SARASOTA, FL

RETAIL SALES TRAINING: THE ESSENTIALS

Join Justin Osburn, Moderator/Consultant and Trainer with NIADA Dealer 20 Groups for a day-long **SALES TRAINING WORKSHOP** in Sarasota, Fla. He has served as a sales professional, finance director, sales manager, general manager, chief operations officer and owner/partner in both BHPH and Retail.



Sell More Cars, Earn **MORE Money!**

Participants will learn:

- Productive Goal Setting
- Phone Skills for Today's Sales Professional
- Building Rapport with Every Prospect
- Qualifying Your Potential Customer
- Walk Arounds: Best Practices
- Demos that Result in Deliveries
- Negotiating the Sale, Selling Value
- Follow Up With Sold and Be Back Customers
- Using Your CRM to Full Advantage
- Using Social Media for Prospecting

Justin M. Osburn, Moderator
NIADA 20 Groups
justin@niada.com
660.227.1123

When: Wednesday, April 18, 2018
Time: 8:30 AM – 5:00 PM – \$595.00 Ea.

To Register or More Information, Visit NIADAretailtraining.com
Or email diann@niada.com or call 888.906.2705



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See the "Monthly Special Programs" section from the home page of niada.tv

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There are few parts of the sales process the customer actually enjoys. Oddly enough, they are commonly the parts we fall short in.

I highly recommend a well thought-out delivery checklist. The checklist reminds the sales professional to pair the customer's phone to the car, demonstrate the navigation systems by putting sales and service information into the nav, setting the memory seats to fit the customers and much, much more.

The delivery should be the last great customer experience. Make it fun and personal. Have the customer sign the delivery checklist and put it in the file.

There truly are many ways to operate a successful sales process and closing process. I encourage you to sit back and consider how clear your process is and how well the entire sales team understands it. Are the roles well designed and clear?

The awareness of how other dealers set up their close can offer you some tools to try if you are not currently at the volume or gross you desire. But don't forget closing deals has a lot to do with inventory and lead generation as well, and those areas cannot fall short.

Subjects like this are often highlighted for a deep-dive discussion in a Retail 20 Group. If you would like a copy of the delivery checklist I mentioned or more information about NIADA Retail 20 Groups, email me at justin@niada.com. 

**RETAIL
READY**
WITH JUSTIN OSBURN



BY JUSTIN M. OSBURN
Justin Osburn is a moderator, consultant and trainer for NIADA Dealer 20 Groups, offering more than a decade of experience in retail and Buy Here-Pay Here executive management. He can be reached at justin@niada.com.

Q & A

HOW WILL YOU ANSWER A FEDERAL ENFORCEMENT INVESTIGATION INTO YOUR BUSINESS PRACTICES?

- ✓ A. Subscribe to and complete the NIADA ONLINE DEALER COMPLIANCE PROGRAM
- ✓ B. Install self-policing policies
- ✓ C. Create a culture of compliance
- ✓ D. **ALL OF THE ABOVE**

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Now more than ever, independent auto dealers must show their diligence in operational compliance. Federal agencies like the FTC and CFPB have made it no secret that your business needs to play by the rules and show that you are taking every step to train your employees well.

Available online for your entire staff (per location), NIADA'S Online Dealer Compliance modules include 13 video training session topics and interactive testing after each video session:

VIDEO TOPICS

- THE RED FLAGS RULE
- THE SAFEGUARDS RULE
- USA PATRIOT ACT: OFAC
- USA PATRIOT ACT: IRS/FINCEN FORM 8300
- NATIONAL DO NOT CALL ACT
- THE FEDERAL USED CAR RULE
- COMPLIANT SALES PROCESS
- DEALER ADVERTISING GUIDELINES
- OSHA: DEALER HEALTH & SAFETY PROGRAM
- OSHA: HAZARD COMMUNICATION PROGRAM
- OSHA: AUTO REPAIR SAFETY
- WORKPLACE DIVERSITY
- SEXUAL HARASSMENT

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For more information and to subscribe now, visit www.niadadealercompliance.com or call Angela at 817-640-3838.

Event Spotlight: World Automobile Auctioneers Championship



2017 word champion auctioneer Andy White



2017 world champion team Ben Gunter (left) and Woody Woodruff



2017 world champion ringman Dallas Massey

For the 30th time,

the world championship is up for grabs.

That's the World Auto Auctioneers Championship, which for the 30th consecutive year will award the most coveted trophy in the industry to the best of the best among auto auctioneers on May 4 at ADESA Chicago.


And for the seventh consecutive year, the competition will be webcast live on NIADA.TV, beginning at 9 a.m. EDT.

As has become tradition, the title of world champion will be awarded to an auctioneer, a ringman and a two-person team by a judging panel of some of the auction industry's top names.

In 2017, Andy White won the auctioneer title to become only the second person to claim auctioneering's triple crown, adding the auto auction championship to his World Livestock Auctioneer Championship and the International Auctioneer Championship.

"My wife Megan and I have got three beautiful boys at home," White said as he accepted his trophy and the \$5,000 prize. "When I started to chase this, I said, 'You know what? I want a ring for every one of my boys.' And I did it."

Dallas Massey is the reigning world champion ringman and auctioneer Woody Woodruff joined ringman Ben Gunter to win the team title.

For more information, visit www.niada.com and click on "2018 WAAC" under the Events tab. You can also call (303) 807-1108 or visit the WAAC home page at www.autochampionship.com or the event's Facebook page at www.facebook.com/WorldAutomobileAuctioneersChampionship. 



Here's a list of events coming up in the automotive industry. For an interactive calendar, including links, contact information and more, visit www.niada.com and click on the Events tab.

December		
13-14	Digital Dealer Workshops	Chicago
April		
3-4	Innovative Dealer Summit	Denver
10-12	Digital Dealer Conference and Expo	Orlando, Fla.
10-12	SAE World Congress Experience	Detroit
18	NIADA Retail Sales Training: The Essentials	Sarasota, Fla.
19	NIADA Digital Marketing/Social Media Workshop	Sarasota, Fla.
19-20	North American Repossessors Summit	Irving, Texas
22-24	Consumer Financial Services Conference	Baltimore, Md.
24	IADA of California SoCal Vendor Trade Show	Riverside, Calif.
24-26	NIADA BHPH Bootcamp	Houston
25	IADA of California SoCal Vendor Trade Show	Anaheim, Calif.
May		
4	World Automobile Auctioneers Championship	Chicago
4-6	Georgia IADA Board Meeting	St. Simons Island, Ga.
5	Iowa IADA Annual Meeting	Panora, Iowa
16	NIADA Retail Sales Training: The Essentials	Sarasota, Fla.
22	Automotive News Marketing 360	Los Angeles
June		
3-5	Digital Marketing Strategies Conference	Napa, Calif.
6-7	NIADA BHPH Training School	Sarasota, Fla.
13	NIADA BHPH Service Operations Training	Sarasota, Fla.
18-21	NIADA/NABD Convention and Expo	Orlando, Fla.
24-26	Women in Automotive Conference	Orlando, Fla.
July		
12-14	Georgia IADA Convention and Expo	Savannah, Ga.
13	Ohio IADA Golf Outing	Columbus, Ohio
17-19	NIADA BHPH Bootcamp	Atlanta
18	NIADA Retail Sales Training: The Essentials	Sarasota, Fla.
19-21	Alabama IADA Convention	Pensacola Beach, Fla.
24-26	Automotive Intelligence Summit	Raleigh, N.C.
29-31	Texas IADA Annual Conference and Expo	Dallas
August		
9-12	Carolinas IADA Annual Convention and Expo	Myrtle Beach, S.C.
15	NIADA LPHH Training School	Sarasota, Fla.
22	NIADA Retail Sales Training: The Essentials	Sarasota, Fla.
26	Indiana IADA Golf Tournament/Awards/Trade Show	Indianapolis, Ind.
September		
19	NIADA Retail Sales Training: The Essentials	Sarasota, Fla.
24-26	NIADA National Policy Conference	Washington D.C.
October		
6	Michigan IADA Awards Dinner	Dearborn, Mich.
4	Ohio IADA Expo and Awards Banquet	Lewis Center, Ohio

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2018

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AUTO AUCTION DIRECTORY

AUTO AUCTION DISCOUNT PACKAGES

NAAA & NIADA have teamed up to provide all NAAA member auctions a discount on Used Car Dealer Magazine's monthly auction directory listings.

The calendar year auction directory listing packages below include the following exposures:

- Listings printed monthly in the printed version of Used Car Dealer Magazine (distributed to all NIADA dealer members and all NAAA members nationwide)
- Online at www.niada.com along with a free hyperlink to your auction website
- On NAAA's website at www.naaa.com
- Within the online version of the magazine at www.usedcardealermagazine.com

2018 NIADA/NAAA AUCTION DIRECTORY LISTING PACKAGES

Option A- \$695 yearly
(paid up front for the year by Nov. 15)

- full contact info
- up to three employee lines
- all sale dates and times
- up to 10 consignor notations
- one color logo

Option B- \$840 yearly
(paid up front for the year by Nov. 15, \$70/month)

- full contact info
- up to five employee lines
- all sale dates and times
- unlimited consignor notations
- up to three color logos

To list your auction in this directory, or for more information, contact Chase Tidwell at 817-640-3838 chase@niada.com



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support@auctionvcommerce.com

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26125 US Highway 72 • Athens, AL 35613

P: 256.232.0201 F: 256.232.8822
www.dealersauto.com

General Manager: Roger Fields

Fleet/Lease Manager: Missy McCormack

Credit Acceptance Manager: Angela Mahan

SALE DAY: Every Tuesday at 9:00am CST
500+ consignments every week from new and used car dealers and fleet/lease

We feature consignments from Remarketing by Element, Credit Acceptance, ARI, Automotive Remarketing, Inc., Consolidated Asset Recovery, PACE Financial, and many more!



DEALERS AUTO AUCTION OF MOBILE

3030 McVay Drive North • Mobile, AL 36606

P: 251.338.7653 F: 251.338.1687

www.dealersauto.com

General Manager: Ramey Snider

Sales Manager: Stefanie Uebelsteadt

Fleet/Lease Manager: Cynthia Cofer

SALE DAY: Every Thursday at 9:30am CST
400-500+ consignments every week from new and used car dealers, fleet/lease and repossessions.

Monthly GSA Public Sale: Thursday at 1:00pm CST.

INOP Sale immediately following the regular sale.

We feature consignments from the area's largest new car franchise stores as well as Remarketing by Element, Credit Acceptance, United Auto Credit Corporation, ARI, Automotive Remarketing Inc., Check Into Cash, TitleMax and many more!



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651 Fairgrounds Rd • Muscle Shoals, AL 35661

P: 256.381.2745 F: 256.381.2773
www.snaaa.com

General Manager: Jason Isbell

256.443.2836 • jason@snaaa.com

Office Manager: Sue Amerson

256-381-2745 • sue@snaaa.com

Sales: Soderia Barnes
256.263.8990 • soderia@snaaa.com

SALE DAY: Every Thursday at 6:00 PM DEALERS ONLY

Featuring New car trades from 10+ new car stores and repos from several local and national lenders.



ARIZONA

CARMAX ARIZONA

CarMax Phoenix

1041 N. 99th Ave • Tolleson, AZ 85353

Every Monday at 9:30am

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CALIFORNIA

AUCTIONS IN MOTION

889 Mitchell Rd. • Thousand Oaks, CA 91320

www.auctionsinmotion.com

P: 866.924-1117

F: 805.426-8114

General Manager: Steve Rice

Assistant General Manager: Jon Karasek

Auctions in Motion is a dynamic, industry-leading auction company that provides franchise and dealer consignment specializing in fresh trades. AIM is strategically positioned in 3 ideal Southern California markets:

Auctions in Motion Santa Ana

1901 E Edinger Ave, Santa Ana, CA 92705

Every Wednesday @ 2pm

Auctions in Motion Thousand Oaks

889 Mitchell Rd, Thousand Oaks, CA 91320

Every Thursday @ 3pm

Auctions in Motion Pasadena

1365 E. Colorado Blvd, Pasadena, CA 91106

Every Friday @ 1:30

All auctions feature Multi-Platform Online Marketing, Reconditioning, Buyer Protection Programs, Pre & Post - Sale Inspections and Condition Reports. Floor Plans: AFC, NextGear, Westlake Flooring, Car Financial and more. Auctions in Motion features Live Simulcasts through Edge Pipeline at all its locations. AIM is a Proud member of the XLeRate Group, a leading Nationwide Auction and Remarketing Facilitation Company.



AUTONATION AUTO AUCTION LOS ANGELES

777 W. 190th Street • Gardena, CA 90248

AutoNationAutoAuction.com

P: 855.904-ANAA (2622)

F: 310.380-4672

Senior Director Auction Operations:

Lew Beshoff

General Manager: Juan Gallo

Assistant General Manager: Raul Diaz

Fleet/Lease Manager: James Towns

Sales/Marketing Manager: Ryan Maulit

Sale every Friday at 9:30am

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CARMAX CALIFORNIA

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Every Wednesday at 2:00 pm

CarMax Buena Park

6100 Auto Center Drive • Buena Park, CA 90621
Every Tuesday at 2:00pm

CarMax Duarte

1131 Central Avenue • Duarte, CA 91010
Every Tuesday at 9:00am

CarMax Fresno

7180 North Palm Avenue • Fresno, CA 93650
Every Wednesday at 9:30am

CarMax Irvine

9501 Research Drive • Irvine, CA 92618
Every Thursday at 8:00am

CarMax Murrieta

25660 Madison Ave. • Murrieta, CA 92563
Every Monday at 9:00am

CarMax Oxnard

2001 Lockwood Street • Oxnard, CA 93036
Every Wednesday at 9:30am

CarMax Pleasanton

2750 Storeridge Dr • Pleasanton, CA 94588
Every Tuesday, at 2:00pm

CarMax Sacramento

1000 Nichols Drive • Rocklin, CA 95765
Every Monday at 9:30am

CarMax Sacramento South

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Every Monday at 2:00pm

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P: 661-829-6924 F: 661-200-6218

www.wsmauctions.com

Operations Manager: Austin Pennington
austin@wsmauctions.com

SALE DAY: Every Wednesday at 10:00am

WSM Offers pre and post-sale inspections and is a full AUTOIMS client. WSM is a member of NAAA and NIADA with live simulcast through Edge Pipeline and an OVE facilitator. Flooring options: NextGear, AFC and Westlake Flooring.



COLORADO

CARMAX COLORADO

CarMax Colorado Springs

4010 Tutt Boulevard • Colorado Springs, CO 80922
Every Monday at 9:30am

CarMax Parker

18220 Ponderosa Dr. • Parker, CO 80134
Every Monday at 1:30pm

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DEALERS AUTO AUCTION OF THE ROCKIES

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P: 303.289.7716 F: 303.289.8653

www.daarockies.com

Director of Sales: Brandon Fox

Assistant Manager of Sales: Lori Martella

Fleet/Lease Manager: Danielle Runkle

SALE DATE: Every Thursday at 9:00am MST (Dealers Only)

Featuring: Dealers Auto Auction of the Rockies is here to move your business forward with our dedicated sales team, 24/7 secure online access to auction account, onsite services to fuel your bottom line, & online sale services through Edge Pipeline & OVE.



CONNECTICUT

CARMAX CONNECTICUT

CarMax Hartford

89 Weston St. • Hartford, CT 06120
Every Monday at 9:30am

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Dealer Liaison: Tori Richnavsky x105

Online Coordinator: Linda Diez x103

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www.saa.com

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Vice President/Operations: Rick Nadeau

Vice President: Garrison Hudkins

National Sales Manager: Scott Rodgers

Factory Manager: Doug Briggs

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DELAWARE

CARMAX DELAWARE

CarMax Delaware

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DELAWARE AUTO EXCHANGE

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P: 800.608.2727 F: 302.284.8260

www.delawareautoexchange.com

President: CJ Faison

General Manager: Jamie Curtis

Dealer Sales: John Johnson Jr.

Office Manager: Diana Reed

SALE DATE: Thursday 6:30pm

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FLORIDA

AUTONATION AUTO AUCTION ORLANDO

650 N. US Highway 17-92 • Longwood, FL 32750

P: 855.906-ANAA (2622) F: 407.961-4301

Senior Director Auction Operations:

Lew Besheff

General Manager: Todd Strawn

SALE DATE: Every Thursday at 5:30pm

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AutoNation
AUTO AUCTION

BSC AMERICA TALLAHASSEE AUTO AUCTION

5249 Capital Circle, SW • Tallahassee, FL 32305

P: 850.878-6200 F: 850.942-9830

www.bscamerica.com

ewagner@bscamerica.com

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Fleet Lease Manager: Tim Myrick

Operations Manager: Billy Godwin

Sales Managers: Michael Phifer, Mick Harris,

Courtney Howard

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CARMAX FLORIDA**CarMax Boynton Beach**

2000 Highridge Road • Boynton Beach, FL 33426
Every Wednesday at 2:00pm

CarMax Ft. Lauderdale

7420 State Road 84 • Davie, FL 33317
Every Monday at 9:00am

CarMax Ft. Myers

3000 Colonial Blvd. • Ft. Myers, FL, 33966
Every Thursday at 3:00pm

CarMax Jacksonville

11335 Atlantic Blvd. • Jacksonville, FL 32225
Every Monday at 9:00am

CarMax Miami

1300N.W. 98th Court • Miami, FL 33172
Every Monday at 1:30pm

CarMax Orlando

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Every Monday at 9:00am

CarMax Tampa

14920 North Nebraska Ave. • Tampa, FL 33613
Every Monday at 9:30am

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- Conditional Announcements

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P: 727.572.8800 F: 727.556.0889

www.yourauctiontampabay.com

VP/General Manager: Marc Rickey

GSM: Bill Lynes

AGM: Mario Allmond

Office Manager: Kellie Kaser

Operations Mgrs.: Tyler Huegel & Richard Boisvert

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Office Manager: Jessica Ryan

Operation Manager: Justin Wold

Sunset Automotive SALE: Biweekly

5989 Clark Center Ave. • Sarasota, FL. 33912

Headquarters Toyota

5895 Nw 167th St. • Miami, FL. 33015

Scanlon Sutherland Mega Sale

14101 Tamiami Trail • Ft. Myers, FL. 33912

Please contact Ryan Rickey or staff for time and dates

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F: 239.332.4840 / 239.461.5590

"The Home Of Incomparable Customer Service"

**GEORGIA****AUTONATION AUTO AUCTION ATLANTA**

2491 Old Anvil Block Road • Ellenwood, GA 30294
P: 855.907-ANAA (2622) F: 470.582.4021

Senior Director Auction Operations:

Lew Beshoff

General Manager: Theo Jelks

Assistant General Manager: Sean O'Connell

SALE DATE: Every Thursday at 2pm

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AutoNation

AUTO AUCTION

CARMAX GEORGIA**CarMax Norcross**

1975 Beaver Run Road • Norcross, GA 30071
Every Monday at 12:30pm

CarMax Stockbridge

3100 Mt. Zion Pkwy. • Stockbridge, GA 30281
Every Wednesday at 2:00pm

CarMax Kennesaw

1215 Ernest Barrett Pkwy. • Kennesaw, GA 30144
Every Monday at 8:30am

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Visit www.carmaxauctions.com today for more information.

**IDAHO****CARMAX IDAHO****CarMax Boise**

4043 E. Eiden Gray St • Meridian, ID 83642
Every 4th Monday at 9:00am

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.

**ILLINOIS****CARMAX ILLINOIS****CarMax Hillside**

101 N. Wolf Rd., Suite 8, • Hillside, IL 60162
Monday at 1:30pm

CarMax Naperville

3320 Odyssey Ct. • Naperville, IL 60563
Every Tuesday at 1:30pm

CarMax Schaumburg

250 E. Golf Rd. • Schaumburg, IL 60173
Every Monday at 9:00am

CarMax Tinley Park

18800 S. Oak Park Ave., • Tinley Park, IL 60477
Every Tuesday at 9:00am

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.

**INDIANA****CARMAX INDIANA****CarMax Indianapolis**

9750 North Gray Rd. • Indianapolis, IN 46280
Every Monday at 9:30am

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.

**CLARK COUNTY AUTO AUCTION**

1000 Auction Lane • Jeffersonville, IN 47130

P: 812.283.5555 F: 812.288.0834

www.clarkcountyaa.com

Member of NAA & NIADA Serving the Louisville, KY Metro Area

President/Owner: Matt Fetter

Sales Manager: Paul Fetter

F/L Repo: Kurt Armstrong

F/L Repo: Debbie Walters

Online Sales: Keith Fetz

SALE DAY: Every Wednesday at 2:30PM

Established in 1982 – 7 Lanes – 700+ Vehicles Weekly. CCAA recently completed a brand-new world class 44-acre facility which includes a five-lane service building and reconditioning center. Conveniently located 4 miles from Downtown Louisville, KY.

Over 400+ New Car Trades weekly. Fleet/Lease and Reps from: Avis Budget, Enterprise Vehicle Exchange, Enterprise FM Exchange, U-Haul, BB&T/Regional Acceptance, Tidewater Motor Credit, Stream, Source One, General Acceptance Corp, Personal Finance, Springleaf Financial, Remarketing of America, Credit Acceptance Auto Truck FCU, Chemco FCU, First Harrison Bank, Fort Knox FCU, Jefferson County FCU, Commonwealth FCU, Kemba Louisville FCU, Transcend FCU, L&N FCU, Kentucky Employees FCU, Beacon FCU, Park Community FCU.

**DYER AUTO AUCTION**

641 Joliet Street • Dyer, IN 46311

P: 219.865.2361 IL: 773.731.6181
www.dyerauction.com for pre-sale inventory!

Contact: Mike Dean

WEDNESDAY 1:00pm

Hundreds of vehicles from ENTERPRISE and other rental and leasing companies

FRIDAY 9:00am

9:00am Donation Vehicles

9:30am Regular Sale

Featuring:

2 LEASE LANES

2 NEW CAR TRADE LANES

4 LANES OF DEALER CONSIGNMENT

Weekly Cash Drawings! Special Party Sales!

**FORT WAYNE AUTO TRUCK AUCTION**

3600 East Washington Blvd. • Fort Wayne Indiana

P: 260-748-2000 F: 260-748-2555

General Manager: Chris Walsh

Fleet Lease: Chad Horn, Lisa Weidinger

Heavy Duty Truck Manager: Paul Beerman

SALE DAY: Car Sale Every Tuesday 9:00 AM – 2 lanes of Fleet and Finance Heavy Truck Auction Every Other Wednesday 10:AM

FEATURING: Commercial Fleet Sales Feature Element, Wheels, Lease Plan, ARI, First Merchants, Three Rivers, Moline Motors, Butler Leasing, American Engineering, First Federal, Fort Financial, Allan Nott, Rohman Automotive Group, Kelley Automotive Group, Evans Toyota, O.Daniels, Jim Schmidt, Mike Anderson, City Chevy, City Ford, Glenbrook Dodge, Glenbrook Hyundai

**GREATER MISHAWAKA AUTO AUCTION**

55920 Maplehurst Ave • Mishawaka, IN 46545

P: 574.256.5625 F: 574.256.5655

www.greatermiaa.com

Owner: Karen Smith-Mancewicz

General Manager: Gerald "Butch" Harrison

Controller: Vickie Miller

SALE DAY: Every Wednesday at 9:00 am est.



INDIANA AUTO AUCTION

4425 W. Washington Center Rd • Fort Wayne, IN 46818

P: 260.489.2776 F: 260.489.5476
www.indianaautoauction.net

General Manager: Luke Dietrick
Fleet/Nat. Accts. Manager: Jeff Aisel

Thursday Consignment Sale: Reps 10:00am,
F/L 10:30, Dealer Consignment 10:30 (weekly).

Featuring: ACC, Caprock, CNAC, Exeter, First Investors, GSA, Nicholas Financial, RSA, SAC Finance, Santander, SCS Credit Corp., Springleaf Financial, Tidewater, Vehicle Remarketing Services. F/L Units Featuring: ARI, Avis/Budget Group, Emkay, Enterprise RAC, Flexco, Nationwide Fleet, Norfolk Southern, Union Bank, DTG Operations. Major New Car Dealer Trades Featuring: Allan Nott, Bob Rorhman Auto Group, Don Ayres, Integrity, Jim Schmidt, Mike Anderson, Preferred Automotive Group, Tom Ahl. **Thursday - Wrecked, Damaged & Driveables 9:00am (weekly).**
Tuesday HD Truck Sale: 12pm (Biweekly).



IOWA

CARMAX IOWA

CarMax Des Moines

10315 Hickman Road • Urbandale, IA 50322

Every other Monday at 9:30am

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.



KANSAS

CARMAX KANSAS

CarMax Kansas City

6801 E. Frontage Rd • Merriam, KS 66204

Every Tuesday at 2:00pm

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.



KENTUCKY

CARMAX KENTUCKY

CarMax Louisville

9550 Bluegrass Pkwy • Louisville KY 40299

Every other Monday at 9:30am

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.



LOUISIANA

LOUISIANA'S 1ST CHOICE AUTO AUCTION

18310 Woodscale Road • Hammond, LA 70401

P: 985.345.3302 F: 985.345.5735
info@lafcaa.com • www.lafcaa.com

Managing Partner: John Poteet
Auction Manager: Matt Alombr
General Manager: Don Sistrunk
General Sales Manager: Jacob Warren
Ass't. Gen. Mgr Operations: Matthew Alombr
Fleet Lease Manager: Michael McCollum

Tuesday Consignment Sale: 8:45am

Established in 2002, we are an innovative, 6 lane auto auction running 800 units weekly, 100% simulcast, 33 acres, 24 hour secured site, floor planning, Post Sale inspections available, recon shop including a state of the art carwash, transportation, Travel Assistance, Auction Access, Edge Pipeline, Located conveniently between Baton Rouge & New Orleans where I-12 & 1-55 intersect. 2016 NAAA Southern Chapter Auto Auction of the year, 2011 & 2014 Auction of the year for ARI

Consignors include:

1st Investors, Consumer Portfolio Services (CPS), Hancock Bank, North American Financial, PAR North America, Prestige Financial, United Auto Credit (UAC), Immense Selection of new car trades. We offer Auction Pipeline, OVE & Openlane selling. We Sell 365/24/7!



MARYLAND

AUTO AUCTION OF BEL AIR

4805 Philadelphia Road P O Box 200
Belcamp, MD 21017

P: 410-879-7950 F: 410-893-1515
www.bscamerica.com

Owners: The Nichols Family
Gen. Manager: R. Charles Nichols
Cust. Svc. Manager: Jay Uz
Sales Manager: Christina Shepard
Floorplan Manager: Brenda Myers
Dealer Consign.: Michelle Nichols-Neff
Transportation Manager: Paul Weekes
VP of Fleet Oper.: Cindy Mitchell
VP of Lot Operations: Dan Dietsch
Salvage Manager: Tommy Rogers
Online Coordinator: Jennifer Friedel

SALE DAYS: Thursdays 9:00 am

- Tuesday 10am Power Sports 2nd Tues monthly
- Equipment Sale 9am 4th Tues monthly,
- GSA 10am monthly
- Wednesday 10am GM Financial Closed Bi-Weekly
- Thursday 8:30am Rental Wrecks, Donations, F/L & Dealer Consign.
- Car & Truck Auction of Maryland Repo Sale 8:00am weekly at Clayton Station (open to the public).

FEATURING: 2,000 units weekly from GM Financial, Ally, Westlake Financial, Santander, Chrysler Capital, Exeter, Bank of America, Element, ARI, M&T Bank, Mile One Automotive Group, American Honda Finance Corp, Toyota Financial Services, Avis Budget Group & Enterprise many more. Transportation, Recon & Mechanic Shop on site. Post sale inspections available. Signature Provider for OVE.com and Smart Auction. Discounted hotel rates & airport pickup available.



CARMAX MARYLAND

CarMax Laurel

8800 Freestate Dr. • Laurel, MD 20723

Every Monday at 9:30am

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.



MASSACHUSETTS

CARMAX MASSACHUSETTS

CarMax Norwood

1320 Boston Providence Trpk • Norwood, MA 02062

Every Monday at 2:00pm

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.



CENTRAL MASS AUTO AUCTION

12 Industrial Park Rd East • Oxford, MA 01540

P: 508.987.8396 F: 508.987.6430

www.cmaainc.com

info@cmaainc.com

Managing Partner: Joe Smalley, Sr.

General Sales Manager: Luke Semmelrock

Online Sales Support: Jessica Groccia

SALE DATE: Thursday 8:30am.

Auction Features: Front Line Dealer

Consignment, Fleet, Lease and Bank Inventory and donation vehicles on Thursdays with 1000+ cars in 7 lanes. Simulcast, OVE, AutoIMS, effective telemarketing, increased web presence, monthly promotions, cash incentives. Come experience the CMAA difference!



LYNNWAY'S GREATER BOSTON AUTO AUCTION

400 Charter Way • North Billerica, MA 01862

P: 781.596.8500 F: 781.581.5033

www.lwaa.com

President: Jim Lamb

Vice President: George Russo

VP of Operations: Richard Delfino

SALE DAY: Every Wednesday: 9:00am

Luxury, Foreign & Domestic, Trucks, Classics, Specialty. Online Simulcast: All 8-Lanes via AuctionPipeline

LYNNWAY'S GREATER BOSTON AUTO AUCTION INC.



MINNESOTA

CARMAX MINNESOTA

CarMax Brooklyn Park

6900 Lakeland Ave N. • Brooklyn Park, MN 55428

Every other Monday at 9:30am

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.



MID-STATE AUTO AUCTION

310 Bach Avenue • P.O. Box 100
New York Mills, MN 56567

P: 218.385.3777 F: 218.385.3232

Toll Free: 800.458.5506

www.msaaanym.com • info@msaaanym.com

President & Manager: Robin R. Thompson

Transportation Manager: Wendy Windels

Fleet Lease Manager: Dee Sullivan

Consignment Sale - Four Lanes - Friday 10:00am.

Featuring: GSA, United Auto Credit Corp, Security Auto Loans, Union Leasing, Walser Fleet Services, Caprock, Advanced Remarketing Services, Bigler Motors, Central MN Credit Union, Titan Machinery, Primoris Service Coop, Minnesota Service Coop, Capital Credit Union, American Bank Center, Mid-Atlantic Finance Corp., and Dealer Consignment.



MISSISSIPPI

REA BROTHERS' MID-SOUTH AUCTION

1657 Old Whitfield Road • Pearl, MS 39288-7509

P: 601.956.2700 F: 601.956.5603
www.rbmsa.com

Owners: John Rea & Jimmy Rea

SALE DAY: Every Tuesday at 9AM

Featuring: Ally Auto Remarketing, Hyundai, Kia Motor Finance, ARI, Avis, Enterprise, Budget Trucks, RSA, FLD, Next Gear Capital, Units from top local new car stores and independent dealers.

Damaged & Disabled Sale: Every Tuesday at 9am
Tuesdays Specialty Sale: 3rd Tuesday of each month
Government Auctions: 1st Thursday of each month at 10:00am.

Featuring: State of MS, and other federal and state agencies.



MISSOURI

CARMAX MISSOURI

CarMax St. Louis

4990 N. Service Road • St. Peters, MO 63376

Every other Monday at 2:00pm

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.

KCI KANSAS CITY

11101 N. Congress Ave • Kansas City, MO 64153

P: 816.502.3318 F: 816.801.8565www.kciaa.com**General Manager:** Doug Doll**Dealer Sales Manager:** Pat Payne**SALE DAY:**• **Every Thursday – 9:00am**

• Equipment Auctions as scheduled/

Thursdays – 12:00pm

• GSA Public Sales as scheduled/

Thursdays – 1:00pm

• Monthly Promo Event Sales as scheduled /

Wednesdays & Thursdays

Featuring: ARI, Avis Budget Group, Caprock Auto Remarketing, CPS, Credit Acceptance, Enterprise Holdings Group, Fiserv, GSA Fleet Vehicle Sales, GTB Remarketing, Kia Motors America, Kia Motor Finance, Toyota Financial Services, U-Haul Fleet Sales, Westlake Remarketing and more.



NEBRASKA

LINCOLN AUTO AUCTION

11909 Highway 6 • Waverly, NE 68462

Toll-Free: 800.830.3191**Local: 402.475.5500 F: 402.475.5508**www.lincolnautoauction.com**General Manager:** Ryan Durst**SALES DATES:****Every Wednesday 10am CDT.****GSA Sales:** Call for details & schedule.**YOUR NEW CAR TRADE HEADQUARTERS:**

Featuring Over 45 new car stores.

Float Sales. Every Sale.



NEBRASKA AUTO AUCTION

7500 N. 56th St. • Lincoln, NE 68514

P: 402.466.8477 F: 402.466.7932www.nebraskaautoauction.com**SALE DAY: Every Tuesday: 10:00am CT****'For Dealers by Dealers'**

Large Consignments, High Sales%, Friendly Staff, Wide Variety, Quality Inventory, No Hassles, Fast Service, Full Dealer Services.



NEVADA

CARMAX NEVADA

CarMax Las Vegas

1000 W. Warm Springs Rd. • Henderson, NV 89014

Every Tuesday at 9:00am

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.

NEW HAMPSHIRE

AUTO AUCTION OF NEW ENGLAND

Exit 4 off Interstate 93 • 8 Action Boulevard
Londonderry, NH 03053**P: 603.437.5700 F: 603.437.5800**www.aane.com**President:** William P. DeLuca III**General Manager:** Steven DeLuca**Director of Fleet Lease:** Bill Hoover**Sales & Marketing Manager:** Marisa DeLuca**Sale Thursday 9:15am**

Featuring: 6 Auction Lanes, 2 Fleet/Lease Lanes. 1200 Plus Units including Large Dealer Consignment. Floor Plan Financing Available through Auto-Use, AFC, Citizen's Bank, Sovereign Bank & More. A Large Number of Fleet/Lease accounts (call for details). Mechanical Repair, Reconditioning & Transportation Facilities. 10 Minutes South of Manchester Airport, 40 Minutes North of Boston. Member NAAA, AIA, IAA, NHADA, NFADA, IARA & Auction Pipeline.



NEW JERSEY

CARMAX NEW JERSEY

CarMax Turnersville

620 Cross Keys Rd • Sicklerville, NJ 08081

Every other Tuesday, at 9:30am

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.

NEW MEXICO

CARMAX NEW MEXICO

CarMax Albuquerque

5500 Alameda Blvd. • Albuquerque, NM 87113

Every other Tuesday at 9:30am

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.

NEW YORK

CARMAX NEW YORK

CarMax Rochester

3600 West Henrietta Rd • Henrietta, NY 14623

Every 4th Monday at 9:30am

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.

STATE LINE AUTO AUCTION

830 Talmadge Hill South • PO Box 351
Waverly, NY 14892**P: 607.565.8151 F: 607.565.8659**www.statelineauto.com**President/Owner:** Jeff Barber**Commercial Accounts:** Neal McEwen**Sales Manager:** Jim Terwilliger**Relations Manager:** Bernie Andrews**Online Sales Manager:** Gregg Henderson**SALE DAY: 8 Lanes Every Friday at 9:20**

AM 1100+ Vehicles Every Friday! GM Financial Closed Sale Alternate Thursdays. Toyota and Lexus Financial Services sale on Fridays as scheduled.

Consignors & Features: Ally, Avis Budget Group, Consumer Portfolio Services (CPS), Credit Acceptance/VRS, Emkay, Enterprise, ESL Federal Credit Union, First Investors, Five Star Bank, Gateway One Lending & Finance, GM Financial, KeyBank, T-Car, Toyota and Lexus Financial Services, U-Haul, United Auto Credit Corp. (UACC), Wells Fargo, World Omni, and more.



NORTH CAROLINA

CARMAX NORTH CAROLINA

CarMax Charlotte

7700 Krefeld Dr. • Charlotte, NC 28227

Every Monday at 9:30am

CarMax Hickory

1935 15th Avenue Place • Hickory, NC 28602

Every Monday at 2:00pm

CarMax Raleigh

8641 Glenwood Ave., • Raleigh, NC 27612

Every Tuesday at 9:00am

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.

GREENSBORO AUTO AUCTION INC.

3907 West Wendover Avenue • Greensboro, NC 27407

P: 336.299.7777 F: 336.854.2689www.greensboroaa.com**Owner:** Dean Green**General Manager:** Jerry Barker**Assistant General Manager:** Kim Joyce**Fleet Manager:** Larry Hamill**Fleet Manager:** Tom Nelson**Marketing Manager:** Chrissy Connor**SALE DAYS:** 3,000 VEHICLES EVERY

WEDNESDAY!- Damaged & Disabled at 8:15 am, Fleet/Lease/Consignment Lanes begin at 9:00am to 9:30am. 16 Selling Lanes, All Lanes Equipped with Simulcast. Chrysler Factory Sales every other Tuesday at 10am., Ford Factory every other Tuesday at 10am., view our website at www.greensboroaa.com.
www.greensboroaa.com/calendar for sale dates and details.

FEATURING THESE ACCOUNTS: Ford Motor Credit, Nissan & Infiniti Remarketing Services, Ally, TD Auto Finance, Hyundai Finance, Kia Finance, SE Toyota, Enterprise, Avis Budget, GSP Transportation, Mizubishi, Hertz, Bank of America, SRG and many more fleet/lease and finance companies along with 7 Dealer Consignment Lanes. Transportation & Floor plan assistance available on site.

Main Facility – Wendover Ave., Greensboro - Kia & Mitsubishi sales the first Wednesday of every month, Subaru Factory and Hyundai Factory as inventory permits.



OHIO

CARMAX OHIO

CarMax Columbus

2700 Farmers Dr. • Columbus, OH 43235

Every Monday at 9:30am

CarMax Dayton

3555 Miamisburg-Centerville Rd. • West Carrollton, OH 45449

Every Monday at 2:30pm

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.

COLUMBUS FAIR AUTO AUCTION

4700 Groveport Road • Obetz, OH 43207

P: 614.497.2000 F: 614.497.1132
www.cfaa.com

Chief Operating Officer: Greg Levi
Chief Executive Officer: Alexis Jacobs
Chief Financial Officer: Mary Wheeler
Chief Information Officer: Steve Wycoff
Vice President of Sales: Tim French
General Manager: Chuck Dearing
Assistant General Manager: Adam King
Marketing Manager: Chris Feick

SALE DAY: Factory Sales: GM Financial Closed Sale 10am every other week. WED: Subaru Closed Sale 10am (Wednesday immediately following Chase Off-Lease Subaru) Float Sale 9:30am on the last Wednesday of every month Consignment Sale 9am Lease Sale 9am Repo Sale 12pm

Featuring: ACC, Ally Auto Remarketing, Ally Commercial Truck, GM Financial, AutoNow, Automotive Resources, Avis/Budget, Budget Truck, Byers Car Rental LLC, JP Morgan Chase, COCC, Columbus Finance Inc, DTAG, Enterprise Holdings, First Investors, First Merit, GM Financial, Guardian Finance, Huntington National Bank, Kemba Credit Union, Lease Plan USA, Honor Finance and Tebo Financial, Nicholas Financial, Professional Finance Financial Services, SST, Chase Off-Lease Subaru, Subaru of America, Select Remarketing Group, U-Haul & Westlake Financial.



GREATER CLEVELAND AUTO AUCTION

"Everything We Touch Turns To SOLD"
5801 Engle Rd. • Brook Park, OH 44142

P: 216.433.7777 Toll Free: 800.929.4222
F: 216.676.4200
www.gcaacars.com

President: Patrick Morsillo
Vice President: Michael Morsillo
VP of Business Development: Jim Morsillo
General Manager: Keith Glass

57 years of experience

Sale Every Friday Public Sale @ 10:00 am.
Dealer Sale @ 11:30 am

New Car Trades, Repossessions and Donations. Located minutes from Greater Cleveland International Airport. Full reconditioning and mechanical services available.



OKLAHOMA

CARMAX OKLAHOMA

CarMax Oklahoma City
1121 East Memorial Drive, • Oklahoma City OK 73131

Every Monday at 9:30am

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.



DEALERS AUTO AUCTION

1028 S. Portland • Oklahoma City, OK 73108

P: 405.947-2886 F: 405.943-8370
www.daaokc.com

Owner/President: Gary Smith
General Manager: Bruce Beam
Fleet/Lease Manager: Mike Egda

Consignment Sale – Thursdays, 9:00am

Featuring: Ally Auto, Automotive Solutions, Avis Budget Group, Bank Repos, B.F. Remarketing, Bob Howard Auto Group, Bob Moore Auto Group, David Stanley Auto Group, Dollar Thrifty Automotive Group, DTG, Enterprise, Group 1 Automotive, Hertz Carco, Hertz Corporation, Joe Cooper Auto Group, Littleton Motor Company, Midwest Car Corp., R.B. Leasing, RSA, Santander Consumer USA, The Key Financial, Thrifty Car Rental, W.M. Sales & Leasing, & many more. INOP Sale held weekly.

GSA Sale Once a Month (Check for Date & Times)
Online purchasing available through Pipeline
Simulcast. Auction Access accepted. A proud member of www.auctionpipeline.com. Full service Recon Facility (Paint/Body, Mechanical, Detail).



Z66 AUTO AUCTION

66 N Mingo Rd • Tulsa OK 74116

P: 918.794-0660 F: 918.794.0740
www.z66aa.com

General Manager: Monte Freeman
President of Sales: Doug Pirmak
Auction Edge/Simulcast Sales: Gary Reeves
Controller: Jessica Zoellner
Office Manager: Lisa McAnelly

SALE DAY: every Friday at noon! INOPS every Friday at 11:30 Specialty Sale last Friday of the month at 11:30 Tulsa's FIRST and ONLY 7 lane auction! Average consignment 850 units per week. New car trades, REPOS and Fleet Lease



OREGON

CARMAX OREGON

CarMax Portland
13750 SE Johnson Rd. • Milwaukie, OR 97222
Every other Monday at 9:30am

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.



PENNSYLVANIA

CARMAX PENNSYLVANIA

CarMax Lancaster
1457 Manheim Pike • Lancaster, PA 17601
Every other Wednesday at 3:00pm

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.



CENTRAL PENNSYLVANIA AUTO AUCTION

41 Airstrip Drive • Mill Hall, PA 17751

P: 570.726.4300 F: 570.726.7841
www.cpaautoauction.com

President/C.E.O.: Grant Miller
Vice President/C.O.O.: Doug Miller
Fleet/Lease Manager: Shanan Miller

SALE DAY: Every Thursday at 10:00 am
UTILITY VEHICLE AUCTION: Every 3rd Thursday each month at 8:00 am
ANNUAL ANTIQUE & CLASSIC CAR EVENT: 3rd Weekend in July-Every year

Commercial Consignors: Verizon Fleet Services, M & T Bank, ESSA Bank and Trust, Cross Valley Federal Credit Union, U-Haul, Payless, Service 1st Federal Credit Union, Northwest Savings and many more.



GARDEN SPOT AUTO AUCTION

1605 Apple St. P.O. Box 501 • Ephrata, PA 17522

P: 717.738.7900 F: 717.738.7930
www.gardenspotautoauction.com

General Managers: Henriette Landis & Kristi Kohl

Consignment Sale Every Tuesday starting at 10:00am "Push"/In-Op starting at 9:30am

Featuring: 5 Action Packed Auction Lanes. Floor Plan Financing Available Through AFC, Auto-Use, BSC and NextGear Capital.



SOUTH CAROLINA

CARMAX SOUTH CAROLINA

CarMax Columbia
555 Jamil Rd. • Columbia, SC 29210
Every Monday at 2:00pm

CarMax Greenville
2800 Laurens Rd. • Greenville, SC 29607
Every Monday at 9:00am

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.



CAROLINA AUTO AUCTION

"The Right Choice"
P.O. Box 5677864 • Anderson SC 29623-5677

P: 864.231.7000 F: 864.231.7900
www.carolinaautoauction.com

Owners: Henry & Patty Stanley
General Manager: Eric Autenrieth
National Remarketing Manager: Joe LeMonds
Sales every WEDNESDAY at 10:00am.

Featuring: Our facility sits on over 92 acres with an 8 lanes hosting a large weekly consignment, salvage sales on 1st and 3rd week of the month, and fleet/Lease units weekly that include the best in the industry from: Donlen, BB&T, Exeter Finance, Credit Acceptance / VRS, Flexco, Fiserv, ARI, United Auto Credit, Regional, Wheels, Triangle RAC, Enterprise Holdings, Avis Budget Group and more! Carolina offers great monthly promotional sales, up-to-the minute run lists, market reports, inventory previews and a strong online bidding portal for our dealers. Visit us at www.CarolinaAutoAuction.com!



CHARLESTON AUTO AUCTION

"COUNT ON US"
651 Precast Lane • Moncks Corner, SC 29461

P: 843.719.1900 F: 843.719.1909
www.charlestonautoauction.com

General Manager: Laura Taylor
Fleet/Lease Manager: Chris Wise
Assistant General Manager: Jason Moritz

Sale Every Friday 10:00am. Damaged & Disabled Sale Last Tuesday of Every Month at 2pm.

Featuring: 6 state-of-the-art action packed lanes. Monthly Promotional Sales! Fleet/Lease/Bank & Daily Rental lane running weekly featuring: ARI, Mike Albert Fleet Leasing, HeritageTrust, Professional Financial Services, MarkOne Financial, First Investors, Flexco Fleet Services, Embarg & more. Member of: NAAA, NIADA, CIADA, GIADA, FIADA.



RAWLS AUTO AUCTION

2818 Pond Branch Rd., Leesville, SC 29070

P: 803-657-5111 F: 803-657-6763
www.rawlsautoauction.com

General Manager: Jimmy Rawls
National Sales Rep: Mike Mancuso
Regional Sales Rep: Gaston Wingo
Fleet Lease Manager: Kelly Dodd

SALES: Every Tuesday – Damaged & Disabled @ 8:30am Early Bird @ 9:15am Fleet/Lease @ 10:00am GSA Sale once a month Utility sale as scheduled

Auction Features: GM Financial, Westlake Financial, Caprock, CPS and Grow Financial. Auto Remarketing and more. Reconditioning Center with 8 bays, eight lifts & modern testing equipment. Up-to-date technology with online sale offered through AWG.



TENNESSEE

CARMAX TENNESSEE

CarMax Knoxville
11225 Parkside Dr. • Knoxville, TN 37934
Every Tuesday at 10:00am

CarMax Memphis
7771 Highway 64 • Memphis, TN 38133
Every Monday at 10:00am

CarMax Nashville
2353 Gallatin Pike N. • Madison, TN 37115
Every Monday at 10:00am

At CarMax Auctions, our mission is to provide our customer with an honest, open, and dealer-friendly auto auction with exceptional customer service.

- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.



DEALERS AUTO AUCTION OF CHATTANOOGA

2120 Stein Drive • Chattanooga, TN 37421

P: 423.499.0015 F: 423.499.0304
www.dealersauto.com

General Manager: Doug Rodriguez
Sales Manager: Van Lane
Fleet/Lease Manager: Donna Phillips

SALE DAY: Every Thursday at 9:00am EST.
INOP Sale weekly at 9:30am EST. 400+ consignments every week from new and used car dealers, fleet/lease and repossessions.

Featuring: We feature consignments from Remarketing by Element, Element Fleet Management, Advance America, ARI, Avis Budget Group, Check Into Cash, TitleMax, UHaul, Enterprise Holdings, LeasePlan, Dollar Thrifty and many more!



DEALERS AUTO AUCTION OF MEMPHIS

2560 Rental Road • Memphis, TN 38118

P: 901.480.4250 F: 901.345.5384
www.dealersauto.com

General Manager: Phillip Butler
Fleet/Lease Manager: Susan Perkins

SALE DAY: Every Thursday at 9:00am CST.
In-Op Sale biweekly at 8:00am CST.
CHRYSLER FACTORY SALE: Tuesday. Biweekly at 11:00am CST

Featuring: 550+ consignments every week from new and used car dealers, fleet/lease and repossessions. We feature consignments from Remarketing by Element, ARI, LeasePlan, Avis Budget Group, Credit Acceptance, Dollar Thrifty and many more!!



DEALERS AUTO AUCTION OF MURFREESBORO

1815 Old Fort Pkwy • Murfreesboro, TN 37129

P: 615.217.2848 F: 615.217.6994
www.dealersauto.com

General Manager: Stephanie Baker
Sales Manager: Nikki McCoy
Fleet/Lease Manager: Shanita Hill

SALE DAY: Every Wednesday at 2:00pm CST
Monthly GSA Public Sale: 11:00am CST.

Featuring: 450+ consignments every week from new and used car dealers and fleet/lease. We feature consignments from Remarketing by Element, ARI, EmKay, Enterprise Holdings, Citizens Savings & Loans, City Fleet, Auto Next, PACE Financial, Check Into Cash, Advance America, Mariner Finance and many more!



TEXAS

AUTONATION AUTO AUCTION HOUSTON

608 W. Mitchell Road • Houston, TX 77037
P: 855.905-ANAA (2622) F: 281.506-3866

Senior Director Auction Operations:
Lew Beshoff

General Manager: Mike Green
Assistant General Manager: Davis Cosmi

Sale every Thursday at 6pm

Owned by AutoNation, the largest automotive retailer in the US, every week we feature hundreds of EXCLUSIVE AutoNation trades you'll find only at ANAA Houston in addition to many outside consignment units. We are proud members of the NAA. Online bidding/selling available via EdgePipeline. Interested in selling at our auction? Give us a call!

Visit us online at AutoNationAutoAuction.com.
"Like" & follow us on Facebook at facebook.com/AutoNationAutoAuctionHouston



CARMAX TEXAS

CarMax Austin
13300 North I-35 Service Road Southbound
Austin, TX 78753

Every Tuesday at 2:00pm

CarMax Dallas/Irving
3100 Spur 482 • Irving, TX 75062
Every Monday at 9:30am

CarMax El Paso
1300 Pendale Rd • El Paso, TX 79936
Every 4th Monday at 9:00am

CarMax Ft. Bend
21939 Southwest Freeway • Richmond, TX 77469
Monday at 9:30am

CarMax Ft. Worth
8400 Anderson Blvd. • Fort Worth, TX 76120
Monday at 2:00pm

CarMax Garland
12715 • LBJ Freeway, Garland, TX 75041
Tuesday at 2:00pm

CarMax Gulf Freeway
13100 Gulf Freeway • Houston, TX 77034
Every Monday at 2:00pm

CarMax Houston North
16110 North Freeway • Houston, TX 77090
Every Wednesday at 2:00pm

CarMax San Antonio
3611 Fountainhead Dr. • San Antonio, TX 78229
Every Tuesday at 9:30am

CarMax Southwest Freeway
6909 Southwest Frwy. • Houston, TX 77074
Every Wednesday at 9:30am

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- Conditional Announcements

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EL PASO INDEPENDENT AUTO AUCTION

7930 Artcraft Road • El Paso, TX 79932

P: 915-587-6700 F: 915-587-6701
www.epiaa.com

General Manager: Luke Pidgeon
luke@epiaa.com

Fleet Lease Manager: Judith Ayub
jayub@epiaa.com

Arbitration/Operations Manager: Adrian Rios
arios@epiaa.com

SALE DAY Information:

- **Wrecked and Damaged sale starts at 9:15am Wednesdays**
- **Dealer consignment and Fleet/Lease Sale starts at 10:00am Wednesdays**
- **GSA Sale Monthly Wednesdays at 1:00pm- Open to the Public check website for dates.**



HOUSTON'S 1ST CHOICE AUTO AUCTION

825 Rankin Road • Houston, Texas 77073

P: 281.821.2300 F: 281/821-2977
fcaa@1stchoiceaaa.com • www.1stchoiceaaa.com

Vice President & General Manager: John Poteet

Vice President Sales & Marketing: Ray Skaggs

Auction Manager: Jim Shreeve

Fleet/Lease Manager: Keith Sommerlatte

Fleet/Lease Coordinator: Wendy Reyna

Metro Salvage & Damaged/Inop Sale Tuesday 10:00am. Regular Consignment Sale Wednesday 5:00pm.

Featuring: 8 acres, 6 lanes, 1500 cars weekly including dealer trades, banks, & fleet units, floor planning, 24 hour secured site, reconditioning, transportation, AutoIMS, convenient location near Bush Intercontinental airport. Offering exceptional customer service! See you in the lanes! 1st Investors. Woodlands Financial, Prestige & More!



TEXAS LONE STAR AUTO AUCTION

2205 Country Club Dr. • Carrollton, TX 75006

P: 214-483-3597 Toll Free: 866-212-0821
F: 214-483-3814

info@tlsaa.com • www.tlsaa.com

SALE DAY: Every Tuesday at 2:00pm Franchise and dealer consignments And Auctions Every Thursday at 2:00pm Franchise and dealer consignments



TEXAS LONE STAR AA-LUBBOCK

2706 Slaton Highway, Lubbock, TX 79404

P: 806.745.6606
www.isaalubbock.com

General Manager: Dale Martin

F/L Manager: Cory Wisdom

Auctioneer License #: J.Dunning 11490

SALE DATE: Wednesday at 10:00AM

750+ Vehicles offered weekly; 250+ Dealer attendance averages; 50% Average percentage sold

Featuring: New Car Dealer Trades, Fleet/Lease, Bank, Repo; Damaged & Disabled vehicles; Fleet/Lease & Institutional Accounts include: GM Financial, Santander, Chrysler Capital, Donlen Exchange, Mike Albert Leasing, UACC, SRG, ARI, FLD, CARS, Credit Acceptance/VRS, Element, Mark One, EmKay, and more; Live Simulcast and Online Bid Platforms: EDGE Pipeline, SmartAuction, OVE, OpenLane



UTAH

CARMAX UTAH

CarMax Salt Lake City
11213 South Jordan Gateway
South Jordan, UT 84095

Every other Monday at 10:00am

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- Dealer-Only Auctions
- Conditional Announcements

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VIRGINIA

CARMAX VIRGINIA

CarMax Fredericksburg
10400 Southpoint Pkwy. • Fredericksburg, VA 22407
Every Tuesday at 9:00am

CarMax Richmond
11090 W. Broad St. • Glen Allen, VA 23060
Every Tuesday at 2:00pm

CarMax Virginia Beach
3801 Bonney Rd. • Virginia Beach, VA 23452
Every Wednesday at 2:00pm

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- Dealer-Only Auctions
- Conditional Announcements

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WASHINGTON

CARMAX WASHINGTON**CarMax Puyallup**

202 Valley Ave NW • Puyallup, WA 98371

Every other Monday at 9:00am**CarMax Spokane**

7814 E. Sprague Ave. • Spokane Valley, WA 99212

Every 4th Wednesday at 9:30am

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- 97-100% Sales Rate
- Dealer-Only Auctions
- Conditional Announcements

Visit www.carmaxauctions.com today for more information.

**DAA NORTHWEST**

2215 S. Hayford Rd. • Spokane, WA 99224

P: 509.244.4500 F: 509.244.8244www.daanw.com**General Manager:** David Pendergraft**Dealer Sales Manager:** Steve Doyle**SALE DAY** Information:

- **Weekly Sales – Thursday at 9am**
- Monthly Heavy Metal Sales- Thursdays at 8:30am
- Monthly RV Sales at 11am
- Monthly MotorSports Sales - Thursday at 11am
- Monthly Promo Sales as scheduled - Wednesdays & Thursdays

Featuring: Ally Auto Remarketing, Avis Budget Group, ARI, Bank of America, Enterprise Holdings Group, Ford Motor Company (Closed), FMCC, GM Financial, Harley-Davidson Financial Services, Kia Motors America, PAR North America, Remarketing by Element, Toyota Financial Services and more.

**DAA SEATTLE**

3130 D Street SE • Auburn, WA 98002

P: 253.737.2200 F: 253.737.2201www.daaseattle.com**General Manager:** Dave Blake**Dealer Sales Manager:** Katey Stearns**SALE DAY:** Information:

- **Weekly Sales – Friday at 9:00am**
- Monthly Heavy Metal Sales - every other week at 8:30am
- Monthly Promo Sales as scheduled - Friday at 9:00am

Featuring:

Ally Auto Remarketing, ARI, Caprock, Avis Budget Group, Chrysler Capital, Element Fleet Management, Enterprise, Fiserv, GSA, PAR North America, Wheels and more.



WISCONSIN

BADGER STATE AUTO AUCTION

215 N. Pioneer Road N. • Fond Du Lac, WI 54937

P: 800-554-1126 F: 920-922-6823www.badgerstateautoauction.com**General Manager:** Tom François**Operations Manager:** Lola Voskuil

SALE DAY: every Thursday at 2:00pm. Damaged and Disabled Sale running every week.

Features: 5-Full Action Packed Lanes Each Week! Full Service, Repair and Reconditioning Center. Complete Transportation Services available. Auction Features: ARI, Select Management Resources, Wheels For Wishes, Rawhide, "PayDay Loans Stores", Check Into Cash, plus many more!

A Member of the **erate GROUP****CARMAX WISCONSIN****CarMax Kenosha**

8200 120th Ave. • Kenosha, WI 53142

Every Wednesday at 1:30pm

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- Dealer-Only Auctions
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