

Oklahoma Independent Automobile Dealers Association

DEALERS' RESOURCE

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2023

2nd Quarter

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OKLAHOMA

Used Motor Vehicle, Dismantler, & Manufactured Housing Commission

421 NW 13th ST #330, Oklahoma City, OK 73103

<https://oklahoma.gov/oumvdmh>

405-521-3600

This agency licenses and regulates Used Motor Vehicle Dealers. All Used vehicle transactions/complaints are handled through their office.

Motor Vehicle Services are now provided by Service Oklahoma

Physical Address: 6015 N Classen Blvd. Oklahoma City, OK 73118

<https://service.ok.gov>

Mailing Address: PO Box 11415, Oklahoma City, OK 73136

Vehicle Tag, Tax, Title, Registrations & Liens	405-521-3221	Email: mvtitles@service.ok.gov
Specialized and Personal Plates	405-521-2468	Email: mvdplates@service.ok.gov
Dealer Plate Section issues Metal Dealer Plates	405-521-3669	Email: mvdplates@service.ok.gov
Boat & Utility /Commercial Trailer Dealer Lic.	405-521-3669	Email: mvdplates@service.ok.gov
Handicap Parking Permits	405-425-2693	

Insurance Commission

405-521-2828

www.oid.ok.gov

This agency regulated extended warranties officer on vehicles, and insurance sold such as credit life, disability, and GAP insurance.

Department Of Consumer Credit

405-521-3653

www.ok.gov/okdoce

This agency regulated entities that extend credit to consumers. This includes dealers who do in-house financing.

This agency is available to provide information on credit disclosure requirements and all aspects of the consumer credit transaction, including repossessions.

Better Business Bureau

www.bbb.org

The BBB Provides information on business entities.

405-239-6081 OKC

918-492-1266 TULSA

The BBB Auto Lines provides information on State Lemon Laws and procedures for filling Lemon Law Complaints

800-955-5100



OKLAHOMA

Executive Director Best Wishes— John Maile & Brian Wilson



Please join me and the OIADA in extending best wishes for retirement to John W. Maile, Executive Director of the Used Motor Vehicle, Dismantler, and Manufactured Homes Commission . Mr. Maile has worked for the commission since 1984 and has demonstrated a commitment and remarkable legacy to the Commission that we have all come to depend on. We honor Mr. Maile in

recognition of the valuable lifelong service and contributions he has provided to the used car industry with integrity and humility. Mr. Maile has written an open letter to the Oklahoma Used Motor vehicles dealers

(see page 3 in article).

Continued...

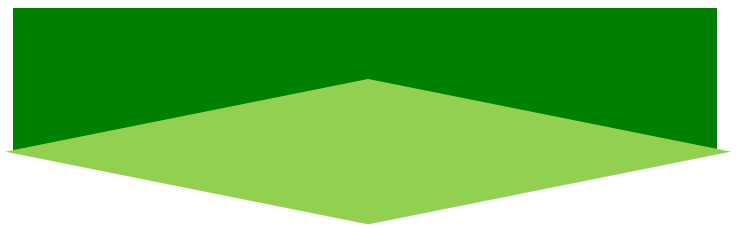
Please welcome with us the new Executive Director, Brian Wilson. Brian has been with the Oklahoma Used Motor Vehicle, Dismantler & Manufactured Housing Commission as an Investigator since 2010. Mr. Wilson's tenure and seniority allowed him to develop skills that are vital in navigating the changing landscape of the industry. "The future before us is paved with opportunities and obstacles. The propagation of the internet and the digital age has undoubtedly garnered the industry's attention. For better or worse, change has come." says Mr. Wilson.

Brian's fresh ideas and enthusiasm for the commission and the industry show a promising future. "In keeping pace with technological advances that provide convenience for our dealers, I intend to upgrade our agency to provide efficient and effective ways to carry out our mission to educate, license, and regulate. Implementation of new tools and strategies is already showing promise." Mr. Wilson adds, "I have hired new staff with industry experience, and office proficiency and

retained staff with governmental operations and regulatory compliance experience. Our legal work will be handled by the Oklahoma Attorney General's Office, which gives our Commission access to multiple attorneys to assist in advancing policy and fulfilling our duty and mission. As opportunities arise, I look forward to propitious occasions to interact with licensees."

The OIADA extends its best regards to Mr. John Maile and an open arms reception to Mr. Brian Wilson, both men of great integrity and a tremendous value to the industry.

OIADA Staff



AN OPEN LETTER TO OKLAHOMA USED MOTOR VEHICLE DEALERS

I am retiring from the Oklahoma Used Motor Vehicle, Dismantler, and Manufactured Housing Commission effective July 1, 2023. I will have been the Executive Director of the agency for 31 years, 9 months and 9 days. I have been working for the Commission in different capacities since September 1, 1984. I think that is long enough, in fact I believe it makes me one of the longest serving Directors of any state agency in Oklahoma history. I have been fortunate to have had a job that I enjoyed and that I thought was worth doing.

Brian Wilson, the Commission's investigator in Tulsa will be the new Director. Brian is a thoughtful, fair, honest, and forthright man who I believe will serve the state of Oklahoma and the used motor vehicle industry well. It is time for a person with fresh ideas and vision to have the opportunity to lead, and I think Brian will prove himself to be the right man for the job.

I have been fortunate to have worked for men and women who care strongly about the consumers of the state of Oklahoma and the integrity and future of the industries in which they make their living. I am thankful for the guidance that they have provided and the examples they have been to me and the industries they represent. With the exception of one commissioner, a crony of Frank Keating who Keating appointed as Chairman, every Commissioner has been a person of high standards with a conviction that they served on the Commission to protect the interest of the public first and foremost. It has always amazed me that they are willing to take the time and effort required to serve the state and their industry. (The aforesaid Chairman received a conviction of another kind—we did the investigation and provided the documentation that the Department of Justice used in convicting him of odometer fraud and causing him to spend four years in federal prison.)

I have been fortunate to work with many people who I have been able to call my friends as well. Kenneth Whitehead, my Deputy Director, for many years, was a person I could always count on to do the right thing and to do it in timely fashion. He made my job easier for many years. John Lancaster, an investigator with the Commission for 26 years, and now the commission's consumer complaint specialist, has been a loyal and exemplar employee and friend. I told him soon after I hired him that I did not want the commission to be a "typical state agency" or for us to be "typical state employees," He took that statement to heart and gave the extra effort required to achieve the best results.

It has been my good fortune to work with Rose and Odell Morgan, the Directors of the Oklahoma Independent Auto Dealers Association, for nearly 40 years. Not only have they served their industry well, but they have worked with the Commission in so many ways to help it fulfill its mission. Odell was an exceptional human being and provided me an example of how effective a humble servant minded person could be. Rose has been the mother figure to so many people in the car business and still helps so many of us be better people.

When I started with the Commission and told people what I did, I told them I was involved with the two professions that people dislike the most—lawyers and used car dealers. But I grew to respect so many people in the car business, many men and women of high principle, and came to believe that most people in the car business tried to be as honest as people in any other business. Lawyers I still have my doubts about.

Doing the legal work for the commission gave me the opportunity to go to more courthouses and meet more judges than most of my fellow lawyers. I have filed cases in 56 of the 77 counties of the state. I have always believed that my legal experience was more fulfilling working for the state than it would have been had I been in private practice.

So, for those of you still reading, I will say; Best Wishes, I hope you find your vocation as fulfilling as I have mine.

John W. Maile

*Executive Director, Oklahoma Used Motor Vehicle, Dismantler, and Manufactured Housing Commission
1991-2023*

P.S. If any of you come across a 1964 Pontiac LeMans in restorable or restored condition, let me know. Thanks



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Action Taken Against Auto Dealer for Illegally Charging Junk Fees and Discrimination

The Federal Trade Commission took action against auto dealer in October for deceiving consumers by taping hundreds to thousands of dollars in illegal junk fees onto car prices and for discriminating against Black and Latino consumers with higher financing costs and fees. The president and vice president of Passport Automotive Group, will pay more than \$3.3 Million to settle the FTC's lawsuit. The money will be used to refund consumers harmed by the dealerships conduct.

Samuel Levine, Director of the FTC's Bureau of Consumer Protection said " With this action against Passport and its top executives, the Commission is continuing its crack-down on junk fees and discriminatory practices that harm Black and Latino consumers. As families struggle with rising prices, companies that think they can hit consumers with hidden fees should think again."

This Maryland based dealership owns car dealerships around the Washington, D.C. metropolitan area. In 2018, the FTC brought action against Passport, its president, and vice president, alleging the company mailed more than 21,000 fake "urgent recall" notices to consumers in 2015 and 2017, to lure them to visit dealerships. The FTC alleges that this dealership

regularly advertises certified, reconditioned, or inspected cars at specific prices, but then adds extra certification, reconditioning, or inspection fees that it falsely claims consumers are required to pay. The FTC also alleges that Passport charges Black and Latino consumers hundreds of dollars more in financing costs and fees, on average, than white consumers. In its complaint against Passport, the FTC alleges that the company has for years violated the FTC Act and

the Equal Credit Opportunity Act by:

Charging illegal junk fees: Passport advertises cars as "certified," "inspected," or "reconditioned" at specific prices, but the FTC alleges that when customers try to pay the amount advertised for those vehicles, Passport adds hundreds or thousands of dollars in fees. These

fees either increase the price over what was advertised or negate any discounts the consumers negotiated. The complaint cites one case in which a vehicle advertised for \$24,050 was in fact sold for \$26,440 due to illegal add-on fees. Passport frequently describes the extra fees it charges to customers for inspection, reconditioning, or certification as required when in many instances, auto manufacturers specifically prohibit dealers from charging separately for certification costs.

[Continued next page....](#)



HIDDEN FEES

Discriminating against Black and Latino customers: The complaint alleges that Passport regularly charges Black and Latino customers more in financing costs and fees than they charge non-Latino white customers. Although Passport claimed that it had a policy to prevent discrimination, the complaint alleges that Passport did not even enforce or monitor the policy.

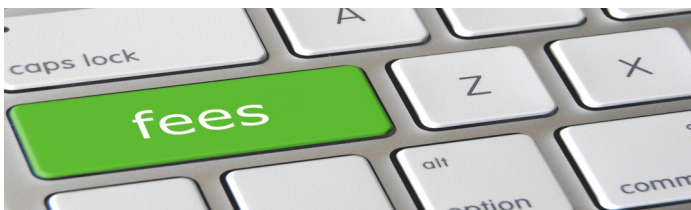
The dealership, its president, and vice president have agreed to a proposed federal court order that prohibits them from charging different groups different markups, prohibit them from deceiving consumers about prices and fees, and requires them to pay money to refund consumers. The order would require Passport to pay the FTC \$3.38 million to refund consumers harmed by the dealerships unlawful actions.

In recent years the FTC has taken action to protect consumers across the automotive industry. By announcing a proposed rule that would ban many of the junk add-on fees and bait-and-switch tactics plaguing car buyers.

In May of this year, the FTC said it started to send those payments to impacted consumers. The FTC's sending checks to more than 18,000 consumers with indications that those checks should be cashed within 90 days.

In 2022, The FTC said its actions led to more than \$392 million in refunds to consumers across the country.

OIADA Staff



OIADA

Oklahoma Independent Automobile Dealers Association

The OIADA (Oklahoma Independent Automobile Dealers Associations) is a statewide association that represents the unique interest of the states Independent Auto Dealers. The association works to protect dealers from unfair regulations and legislation on a state level. We are an inclusive community advancing automobile dealers through advocacy, education , promotion and unification. Our members share best practices that protect and advance the industry.

OKiada.com



Oklahoma Legislative Update 2023

SB 566 - Allows lien claimant to charge up to \$50 rather than \$20 for processing.

PASSED

Approved by Governor 4/26/2023

[Read More Here...](#)

SB 593 - Motor vehicle can't deny payment to dealer for charge back because buyers did not register the vehicle **PASSED**

Approved by Governor 4/18/2023

[Read More Here...](#)

SB 753—Motor vehicles; authorizing use of e-signature for certain documents related to sale or transfer of vehicles.

PASSED

Approved by Governor 5/2/2023

[Read More Here...](#)

SB 984—If the sale of a motor vehicle includes a trade-in, gross receipts shall be calculated based only on the difference between the value of the trade-in and the actual sales price of the vehicle being purchased.

PASSED

Approved by Governor 6/27/2023

[Read More Here...](#)

SB 836—Service Oklahoma will deliver a paper title or e-title when there is no lien.

PASSED

Approved by Governor 6/7/2023

[Read More Here...](#)

SB 794—Unsupervised Loans—add federal rate to max loan.

PASSED

Approved by Governor 4/24/23

[Read More Here...](#)

HB 2243 - Odometer Bill that complies with federal language. Modifying list of vehicles exempted from odometer disclosure statements. **PASSED**

Approved by Governor 5/2/2023

[Read More Here...](#)

HB 2133—Defines autocycle, changes the definition of moped, modifies the definition of motorcycle.

PASSED

Approved by Governor 5/2/2023

[Read More Here...](#)

HB 1927—Liens; motor vehicles; notice of sale; fees for title application; notice; storage charge; effective date. The personal property must have been possessed by the possessory lien claimant for at least 21 days.

PASSED

Approved by Governor 4/25/2023

[Read More Here...](#)

HB 2011—Allows for biennial registration of motor vehicles.

PASSED

Approved by Governor 5/15/2023

[Read More Here...](#)

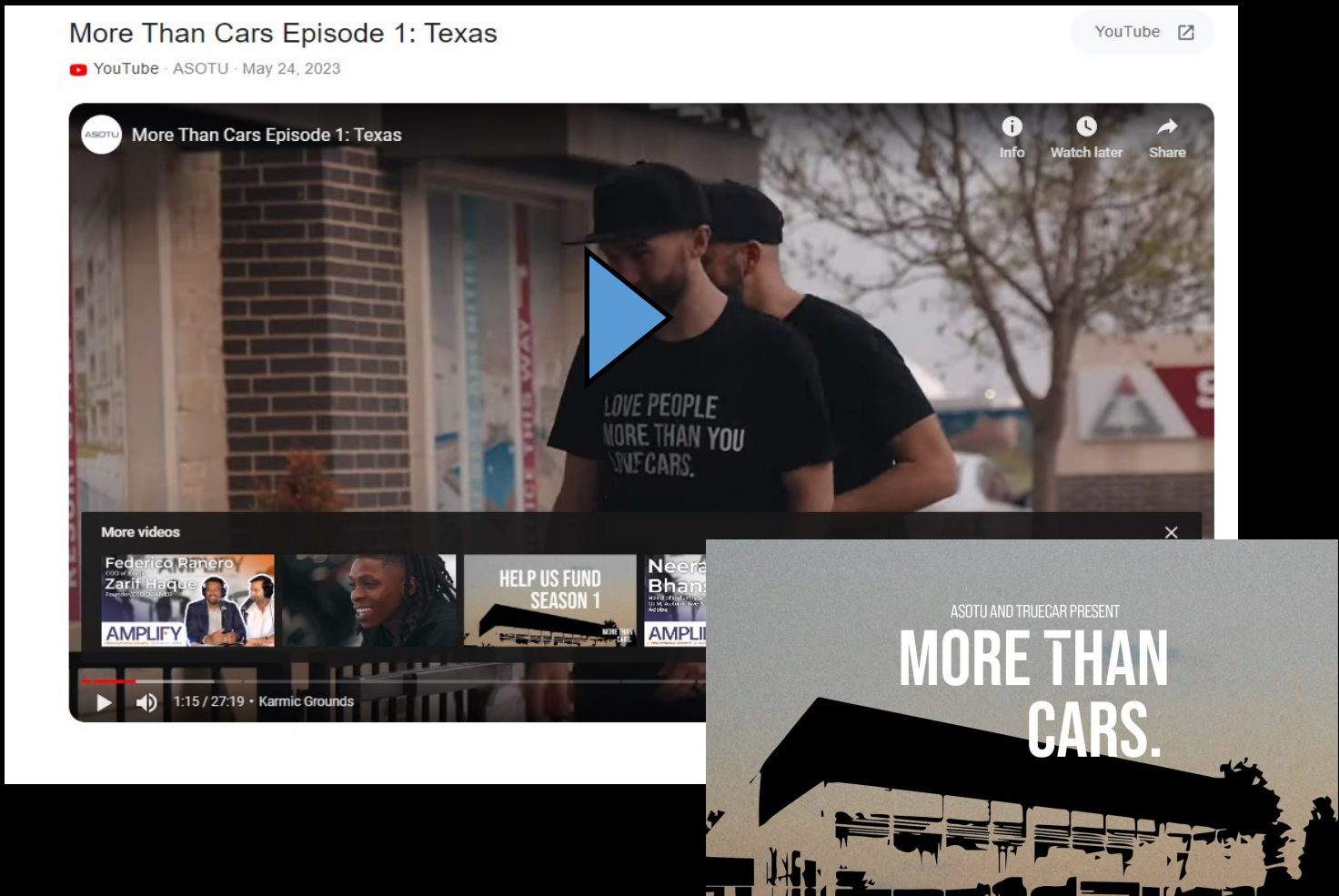
HB 1390—Makes Temporary Tags valid for 2 months rather than 30 days. Effective November 1st, 2023

PASSED

Approved by Governor 5/22/2023

[Read More Here...](#)

“More Than Cars” docuseries



A docuseries “More Than Cars” debut is Wednesday, May 24th at 1pm on YouTube. You can watch Episode 1—Texas, on the YouTube link above. “More Than Cars” comes to you from a community organization serving retail automotive by ASOTU (Automotive State of the Union).

“More Than Cars” takes audiences on a captivating journey through the vast landscape of the automotive retail industry. The series features host Paul J Daly and Kyle Mountsier, renowned automotive entrepreneurs, as they travel the country, highlighting the surprising and inspiring stories happening in car dealerships every day. The founder and CEO of ASOTU said. “More Than Cars has the potential to unlock the thousands and thousand of people in the retail auto industry who show up to work everyday, ready to serve people. We’re also hoping to connect the heart of the industry with everyday consumers. It’s time to meet the pop culture stigma, head on”.

“More Than Cars” aims to shift public perception of car dealerships focusing on their role and contribution to local communities. The docuseries is about the people and experiences that make each dealership unique and gives the audience a look into the human side of the auto industry.

“It isn't just a show. It’s an invitation for and entire industry to band together and truly show the world the good we are capable of”, said Daly.

Another House Bill passes in hopes to help Oklahoma Law Enforcement put an end to Catalytic Converter crimes.



Are catalytic converters required by law? Yes. In Oklahoma (as in most states), **you're legally required to have a catalytic converter**—and driving without one is a criminal offense. If you're caught without a catalytic converter—even if yours was stolen—you can be fined up to \$2,500. Catalytic Converter Thefts topped 64,000 in 2022, which is a 207% increase from 2021. California and Texas leading the county which have experienced more than 32,000 catalytic converter thefts last year.

Oklahoma Gov. Stitt signed a bill in 2022 that would increase punishments for those found stealing catalytic converters. HB4373 last year included catalytic converter theft as a third-degree burglary crime, with fines up to \$5,000.

This year another Catalytic Converter Theft Law, set to become law May 1st, 2023 without the governor's signature passing with a majority. House Bill 1328 was the next step for Oklahoma in helping law enforcement put an end to these crimes.

Under the new law, any equipment used to commit catalytic converter thefts are subject to forfeiture, along with

any money acquired as a result of the theft. The law also allows forfeiture where there is a violation of the Oklahoma Scrap Metal Dealers Act.

Based on insurance claims, theft of catalytic converters increased 288% from 16,660 claims in 2020 to 64,701 in 2022. This being an upward trend tragically for Oklahoma not far behind.

On average metal recyclers pay between \$50 to \$250 for a catalytic converter and up to \$800 for one removed from a hybrid vehicle. It can cost anywhere from \$1,000 to \$3,500 or more to replace if stolen, depending on the type of vehicle. Although the fines get higher, laws are put into place and large busts are being reported in local and national news, there seems to be very little decline in replacement catalytic converters sales from repair shops and businesses that sell or distribute them.

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Penalties for Auto Dealers that do not comply with the revised FTC Safeguards Rule.

At this point the deadline is past and all dealerships should not only be aware but familiar with the Federal Trade Commission's (FTC) Safeguards Rule. "Standards for Safeguarding Customer Information". The New rule extended deadline was June 9th, 2023. The rule that originally went into effect in 2003 and required dealerships to maintain and develop a written information security program has grown. Businesses that maintain financial related information are obligated to protect that information from identity theft of their customers. The purpose behind the Safeguards Rule is to ensure that dealership are doing just that and documenting proof of their efforts.

Just to recap, the Federal Trade Commission extended the deadline by six months for dealerships and companies to comply with some of the changes the agency implemented to strengthen the data security safeguards for financial institutions. They extended from December 9th, 2022, to June 9th, 2023, based on the Small Business Administration's Office of Advocacy. The extension was based on a shortage of qualified personnel to implement information security programs and supply chain issues that could lead to delays in obtaining necessary equipment for upgrading security systems. These difficulties were exacerbated by the COVID-19 pandemic. These issues make it more difficult for financial institutions, especially small ones, to come into compli-

ance by the deadline.

The FTC approved changes to the Safeguards Rule in October 2021 that include more specific criteria for what safeguards financial institutions must implement as part of their information security programs. While many provisions of the rule went into effect 30 days after publication of the rule in the Federal

Register, other sections of the rule went into effect on June 9, 2023. The provisions of the updated rule specifically affected by the six-month extension include requirements that covered financial institutions.

Failing to comply with the FTC safeguards rule risks a fine of up to \$46,517 (per incident) for auto dealers. Furthermore, a data breach could lead to costly litigation, lost business, and damage to the dealership's brand and customer loyalty.

- designate a qualified individual to oversee their information security program,
- develop a written risk assessment,

• limit and monitor who can

access sensitive customer information,

• encrypt all sensitive information,

• train security personnel

• develop an incident response plan,

• periodically assess the security practices of service providers, and

• implement multi-factor authentication or another method with equivalent protection for any individ-

Who's covered by the Safeguards Rule?

The Rule applies to financial institutions within the FTC's jurisdiction that aren't subject to the enforcement authority of another regulator under section 505 of the Gramm-Leach-Bliley Act. You'll want to read the Rule for the specifics, but here's the important takeaway point. In this context, the definition of a "financial institution" isn't a hushed hall with tellers, deposit slips, and ballpoint pens on chains, rather, the FTC Safeguards Rule covers businesses like mortgage lenders, mortgage brokers, **motor vehicle dealers**, payday lenders, finance companies, account servicers, check cashing companies, wire transferors, collection agencies, credit counselors and other financial advisors, tax preparation firms, non-federally insured credit unions, and investment advisors that aren't required to register with the SEC. That's not an exhaustive list, so if you aren't sure if you're covered, now's the time to nail that down.

If you are questioning how this applies to you and your dealership or business, continue reading.

Many auto dealerships have called in this last year with questions of if and how this applies to them, since auto dealerships are not formal banking institutions. Auto Dealerships that provide financial services to customers, such as automotive loans, trigger the applicability of the FTC Safeguards Rule. If you are a dealership that implements a **Retail Installment Contract**, extends or have ever extended credit to someone (for example, through a retail installment contract), arranged for someone to finance or lease a car for personal, family or household use; or provide financial advice or counseling to an individual then you are a financial institution and are obligated to the FTC Privacy and Safeguards Rule. **The Privacy Rule does not apply to you if a person buys a car with cash or arranges financing on their own through another lender.**

Built into the Safeguards Rule is an exemption for financial institutions that hold data for less than 5000 customers. The **exemption for less than 5000 customers** is total, not annual. Meaning, at any point in time the organization must retain less than 5000 customers data,

not just annually. The exemption absolves organizations of responsibility for only 4 of the requirements. The following are the only four exemptions.

- **Performing a risk assessment**

- **Continuous monitoring or performance of penetration testing**

- **Written incident response plan**

- **Annual written update by the qualified individual for management**

To be clear, all financial institutions are responsible for meeting all other requirements of the Rule. That means for car dealers that hold data for even 1 customer, they must implement data security controls within the Rule like encryption, multifactor authentication, and access controls.

The Qualified Individual

Dealers and other financial institutions must designate a single qualified individual to supervise, implement, and enforce their information security programs. With just one person in charge, several employees won't need to coordinate. A qualified individual can be an employee, contractor, owner, or service provider. The Rule does not require any education, prior experience, or certification. However, you should choose someone who understands the company's information system if that is in a file drawer, book or a computer. Someone who understands what data the dealership stores about customers, and how the finance department works, is cognizant about all of the requirements.

The Education Course in the Dealer Education Portal for the Qualified Individual will educate the person your dealership has chosen of what duties are expected of them. This course is an easy-to-follow video that you can stop, pause, or log into at your convenience. Once the person creates log in, and begins the course they will have 30 days to refer to the information with their log in.

TIADA has put the Dealer Education Portal in place for Independent Automobile Dealers specifically and a certificate of completion is granted at the end of the course.

If you have procrastinated and missed the June 2023 deadline, there are no more extensions expected.

The consequences you could face by non-compliance with the amended rule are worse than a slap on the wrist compared to a short compliance course designed specifically for independent auto dealers at a cost of \$75.

The maximum fine you can incur is \$11,000 per day per occurrence of a breach. Of course, the FTC will not impose fines for the first offense. However, they can enforce other financial penalties. The agency can seek damages for consent violations which could total over \$43,000 per day for each violation. That is a hefty sum for any dealership.

There is a reason the FTC updated the Safeguards Rule, and it is not to make it harder for car dealers or business owners like you. The rule was amended to help protect you and your customers from data breaches. Your data is valuable, and cyber-criminals will stop at nothing to retrieve your information. The US holds the title for the highest cost of data breach for the 12th year in a row in 2022. The average data breach in the country costs \$9.44 million, over \$5 million more than the global average.



GLOSSARY

Here are some definitions from the Safeguards Rule. Consult 16 C.F.R. § 314.2 for more definitions.

Authorized user means any employee, contractor, agent, customer, or other person that is authorized to access any of your information systems or data.

Customer information means any record containing nonpublic personal information about a customer of a financial institution, whether in paper, electronic, or other form, that is handled or maintained by or on behalf of you or your affiliates.

Encryption means the transformation of data into a form that results in a low probability of assigning meaning without the use of a protective process or key, consistent with current cryptographic standards and accompanied by appropriate safeguards for cryptographic key material.

Financial institution means any institution the business of which is engaging in an activity that is financial in nature or incidental to such financial activities as described in section 4(k) of the Bank Holding Company Act of 1956, 12 U.S.C § 1843(k). An institution that is significantly engaged in financial activities, or significantly engaged in activities incidental to such financial activities, is a financial institution.

Information security program means the administrative, technical, or physical safeguards you use to access, collect, distribute, process, protect, store, use, transmit, dispose of, or otherwise handle customer information.

Information system means a discrete set of electronic information resources organized for the collection, processing, maintenance, use, sharing, dissemination or disposition of electronic information containing customer information or connected to a system containing customer information, as well as any specialized system such as industrial/process controls systems, telephone switching and private branch exchange systems, and environmental controls systems that contains customer information or that is connected to a system that contains customer information.

Multi-factor authentication means authentication through verification of at least two of the following types of authentication factors: (1) Knowledge factors, such as a password; (2) Possession factors, such as a token; or (3) Inherence factors, such as biometric characteristics.

Nonpublic personal information means: (i) Personally identifiable financial information; and (ii) Any list, description, or other grouping of consumers (and publicly available information pertaining to them) that is derived using any personally identifiable financial information that is not publicly available.

Penetration testing means a test methodology in which assessors attempt to circumvent or defeat the security features of an information system by attempting penetration of databases or controls from outside or inside your information systems.

Security event means an event resulting in unauthorized access to, or disruption or misuse of, an information system, information stored on such information system, or customer information held in physical form.

Service provider means any person or entity that receives, maintains, processes, or otherwise is permitted access to customer information through its provision of services directly to a financial institution that is subject to this part.

If you missed the June 9th Deadline...

If you missed the June 9th, 2023 deadline to get in compliance with the FTC Safeguards Rule, the Dealer Education Portal will be open and available a little longer to do so.

It is a \$75 course, for the "qualified Individual". Click the Education Portal Link below.

You will create a log in. Your log in is good for 30 days. Certificate is awarded at the end of the course.

Dealerships other than Cash Only Dealers must meet compliance and dedicate a "Qualified Individual" for overseeing, monitoring, and enforcing your dealership's security program and practices.



Enter Dealer [Educa-
tion](#) Portal Here





Deadline: June 9, 2023

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All users earn a certificate upon completion

Federal law requires new-car dealers to provide the Guide to Customer upon request.

The U.S Department of Energy and Environmental Protection Agency have just released the 2023 Fuel Economy Guide. The guide provides detailed fuel economy estimates for model year 2023 light-duty vehicles, along with estimated fuel costs and other information for prospective purchasers. By Law dealers must display the GUIDE and provide copies to customers upon request.

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E & E Auto Sales	Oklahoma City	Windy Chry/Dodge/Je	Chickasha
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Mac's classic Vehicles	Oologah	Billingsley Ford Altus	Altus
Oklahoma Motorcars	Norman	Checotah Used Cars	Checotah
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Southwest Mazda	Lawton	Kalidy CDJR	Chickasha
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1021 Autos	Oklahoma City	M&J Motor, LLC	Oklahoma City
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Innovative Auto Rem.	McAlester		
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Open Roads Motors	Tulsa		
Owasso Motors	Owasso		
Rowel Enterprises UCS	Cache		
Sooner State Automotive	Moore		

The Sales Objections You need to Master in 2023



**By Susan Gaytan, Director of Dealer Engagement & Training,
Alan Ram's Proactive Training Solutions.**

Climbing interest rates and fluctuating used car prices have brought on new fears and doubts for car shoppers this year. Being proficient with these objections is essential for sales teams to survive and thrive in the current market.

When it comes to converting sales prospects, here are the top three sales objections I hear reps struggle with along with some pro tips on how to effectively respond to these objections. These tips will work for training across the board, including automotive phone sales training, automotive BDC training, auto Internet-BDC and even sales managers.

1. What's your best interest rate? I've had meetings with six different dealers in the past week regarding interest rates and the challenges that higher rates pose to shoppers. The Federal Reserve raised interest rates for the ninth time in a row in March, and this has ultimately affected the way that your inbound sales calls are being handled. Sales and BDC reps are getting the rate question come up while working sales prospects on the phone and online, and they're handling the question like an objection or roadblock. They are not equipped with the right responses and will eventually either go down a rabbit hole or just turn the client away unintentionally.

To sustain volume and gross, reps need to master this part of the call. You want to address the question without regurgitating everything you have heard about interest rates. This is not the time to show off what you know. "I understand your concern, and I assure you that our finance team will do everything they can to help with that. When would be a good time to review interest rate options with you?" is an example of addressing the rate question and offering a solution. Here's a tip: Leverage your finance managers. You have professionals that are there to help you. They are trained in special circumstances. Get them involved if you need to and tell the customer to "set up an appointment to come and see our finance specialist." Automotive sales training at this stage is so important in order to arm salespeople and BDC reps with the best responses.

2. Your price is too high, can you come down? Ahh...the age-old price question. Your sales team, including managers, is probably rusty in this area so this is definitely one that you want to review with your team. After re-stating your ad price, reps need to immediately include any valuable perks that would benefit the shopper. What makes your experience different? Does your dealership offer something that others don't? This is precisely the time to include those perks, instead of waiting until after the sale. If a shopper persists on price, make sure that you are including the value of their trade. To the educated buyer today, the most important thing is the bottom line price which must include their trade value. If you wait to bring up their trade after the fact, you could run into more price challenges.

3. I need your best offer on my trade before I come down. Vehicle trades and acquisitions are hot and most dealerships have recognized the opportunity by pushing more trade and appraisal activity through their sales teams. But naturally, some folks won't come down to the dealership unless they know they're getting the best offer for their car. Sales reps need to know how to navigate this objection. Simply put, they need to know how to get them into the dealership so they can accurately evaluate their trade in person. "Mr. Shopper I completely understand. I have found that the most aggressive trade-in offers typically happen here at the dealership where we can see your car in person. When would be a good time for us to get together?" is an option.

The Bottom Line

You want to encourage your shoppers to come and see you in person whenever possible. Shoppers are going to be more flexible in person at the dealership because their decision-making process goes from logical to emotional. Aim to get your online leads on the phone and you'll have a much better time communicating and addressing those concerns. Once you've heard the shopper's objection, respond with care. There is no need to get defensive or impatient. They are voicing a concern. They are telling you what you will need to do to close them later. Express your desire to truly help them. This is ultimately what people want. The way that you respond to their objection will make or break the deal. And always, always, end your response with a question to bring the conversation back to your conversion steps. A shopper's objection is not a rejection. It is merely an inquiry that needs clarification. These could be golden opportunities for you to win the shopper's trust and gain a customer for life.

About the Author

Susan Gaytan, Director of Dealer Engagement & Training at [Alan Ram's Proactive Training Solutions](#), brings over twenty years of automotive experience and dealership management expertise to her role. She is responsible for integrating training solutions and helping dealerships maximize the effectiveness of training.

Please contact OIADA (Oklahoma Independent Automobile Dealers Association) Amber Snook for Advertising and or Preferred Provider /Vendor inquiries.

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Whether you realize it or not, your livelihood has been greatly affected by the actions of your state independent dealer association. Today's

legislative climate is far scarier than ever before. **The above legislation could put up to 80% of All used motor vehicle dealers out of business.**

It's your choice. Please call your state association for a membership application today. Visit us online at www.okiada.com to learn more about the OIADA, or stop by the office at your convenience.

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Dealer Benefits

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When dealers ask us about membership in the Oklahoma Independent Auto Dealers association (OIADA), they want to know two things—"What does it cost?" and "What is it worth?" As for cost, it is just \$295 per year. As for what it's worth, we often respond by first listing the tangible benefits. The two most obvious benefits put dollars immediately back into the dealer's pocket—10% discount on forms and supplies purchased through Automotive Dealer Resource of Oklahoma and the VIP Member discount Cards good at auctions across Oklahoma and in neighboring states. The VIP cards alone are valued at more than 3

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For further information about OIADA

(Oklahoma Independent Automobile Dealers Association) or an application please visit www.okiada.com and apply online or download application or call us in the office

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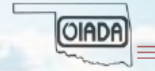
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AutoMats, LLC	125 Park Avenue, Suite 200 Oklahoma City OK 73102 405-831-4478	\$100 off first order
Dealers Auto Auction of OKC	1028 S Portland Oklahoma City OK 73108 405-947-2886	One Sell Fee up to \$100 One Buy Fee up to \$100 Thursday, 8:30 am
Floorplan Xpress	4300 Highline Blvd, Suite B330 Oklahoma City OK 73108 855-605-6991	1 Free Floor Fee up to \$75
Route 66 Auto Auction	4399 East Highway 66 El Reno OK 73036 405-262-5471	One Buy Fee up to \$150 One Sell Fee up to \$150 Friday, 10:00 pm
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By completing this form, I agree to abide by the Code of Ethics. Also, I am consenting to and giving OIADA, its affiliates and subsidiaries, my permission to (until I give written notice to discontinue) contact me and provide information to me at the mailing and email addresses, telephone and fax number(s) I have provided.

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Oklahoma Independent Automobile Dealers Association

The OIADA (Oklahoma Independent Automobile Dealers Associations) is a statewide association that represents the unique interest of the states Independent Auto Dealers. The association works to protect dealers from unfair regulations and legislation on a state level. We are an inclusive community advancing automobile dealers through advocacy, education, promotion and unification. Our members share best practices that protect and advance the industry.

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