

Oklahoma Independent Automobile Dealers Association

DEALERS' RESOURCE

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OCT, NOV, DEC 2025

INSIDE:

The Value of Belonging
Senate Committee Hear-
ing Jan. 14

CFPB Propose Threshold

Newly Licensed Dealers

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More Members.

More....



2026
START

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Oklahoma Independent Automobile Dealers Association

OIADA



The OIADA is a statewide association that represents the unique interest of the Oklahoma's 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.

For an application or interest in membership in OIADA contact Amber Snook at

ambersnook@okiada.com

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DEALERS' RESOURCE

INSIDE

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We appreciate your support





Director's Message



What a year! If there is a perfect time to set a tone for new horizons, let's start today. I hope 2025 was good to you all. In 2026 we are focusing on dealer education, and I am about to drag all of you through it with me one way or another. (insert winking face emoji)

Two dealerships are facing litigation trouble over allegations that they sold used vehicles as new. If validation in this allegation rings true, it could land them in serious violation of state consumer protection laws.

One of the lawsuits, filed in early July, accuses a dealership of selling a 2024 Toyota Land Cruiser as "new" despite the Land Cruiser allegedly having prior use. The buyer said the Land Cruiser was advertised and represented as a brand-new model with just "10 factory miles" on the odometer. Court documents state that the buyer later discovered that the vehicle has been used by the dealership's staff and should have been sold as a used vehicle in the state of Florida.

A second lawsuit filed against a separate dealer also in Florida holds similar allegations. The full details in the case are still pending full release.

For both these dealerships the plaintiffs argue that the dealerships both violated the FDUTPA, which prohibits businesses from making false or misleading claims about a product's condition, history, or use. Some dealers lean on "as-is" clauses to cover themselves, however the state law is clear: you cannot legally sell a used vehicle while representing it as new especially when mileage, documentation, or vehicle history suggest otherwise.

Let's not let this pattern repeat. Frustrated consumers are repeating a trend of automotive legal action across most states from mechanical defects to misleading sales practices and these consumers are turning to the courts when dealerships or automakers fail to deliver honest transactions. When it is coming to misleading advertising or misleading paperwork, buyers are becoming more assertive in demanding accountability.

I personally attend the Oklahoma Used Motor Vehicle, Dismantler, and Manufactured Housing Commissions (OUMVD&MHC) monthly meetings, and for the last couple years advertising violations and fines have heightened and continued rising concern for our used dealers literally keeps me awake at night. For any and every newly licensed dealer I meet, I make the advertising rules clear. If you need a copy of Title 765 Oklahoma Used Motor Vehicle Rules and Regulations please contact me or visit the used motor vehicle commission website. Join your state Independent Dealer Association for guidance and education if you have not already.

In 2025 The Oklahoma Used Motor Vehicle Commission (OUMVD&MHC) handled hundreds of complaints. This isn't a unusual number for them, but this does mean that when there is a complaint...there is an audit. Most violations are found during an audit of your dealership following a consumer complaint made.

2025 Complaints Handled

Title=270

Contract=105

Mechanical=226

Advertising=25

Multiple Dealer Customer Relations

Amber Snook (OIADA) 405-232-2947 ambersnook@okiada.com

This Association is dedicated to those people and companies who put their best foot forward and represent themselves and the automotive industry.

Please be sure we have a current email address for your business on file.

OIADA offers over \$2000 in discounts and incentives for yearly

membership again in 2026!

We appreciate all of our preferred providers and participants for their continued supports in the Oklahoma Independent Auto Dealers Association.

As always :Your voice and support as dealers and industry leaders is principal to your success. I urge you to commit to getting involved and reaching out to your representatives and legislative leaders in matters that directly effect you as Oklahoma dealers and joining your auto dealer associations. Your association will keep you informed of any principal legislation that may effect your industry.

You can find and contact your legislator at

<http://www.oklegislature.gov/findmylegislature.aspx>



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The Senate Committee on Commerce, Science, and Transportation will hold a hearing on automobile affordability on January 14, 2026

The U.S. Senate Committee on Commerce, Science and Transportation announced a scheduled hearing for January 14, 2026 to discuss automotive affordability.

Committee Chairman Ted Cruz (r-Texas) is to lead calling the hearing “Pedal to the Policy: The views of the American Auto Industry on the Upcoming Surface Transportation Reauthorization” The estimated time on January 14th is 10 a.m. EST. Focusing on the impact of federal mandates and regulations on soaring vehicle prices, aiming to make cars more accessible. Upon announcing the hearing, Sen. Cruz pronounced, “Americans have been clear that they are hyper-focused on affordability– and so is this committee. The average price of a car has more than doubled in the past decade, driven up by onerous government-mandated technologies and radical envi-

ronmental regulation. The One Big Beautiful Bill Act took crucial steps to drive costs down with the repeal of the EV mandate and CAFÉ standards, but we must do more. This hearing will examine how government interference continues to make vehicles expensive and out of reach for American customers and how we can restore competition and choice.”

Executives from major automakers like GM, Ford, Stellantis and Tesla have been invited to testify.



The Consumer Financial Protection Bureau Propose Raising Threshold

The CFPB (Consumer Financial Protection Bureau) has proposed significantly raising the threshold for its direct supervision of nonbank auto lenders, from 10,000 annual loans to as high as 1 million, potentially removing most smaller and subprime lenders from its direct oversight, a move driven by a deregulatory push under acting Director Russell and budgetary constraints, but criticized by consumer groups concerned about rising delinquencies and lack of protection.

The current rule for nonbank auto finance companies handling 10,000 or more loans/ leases/refinances annually are considered

“larger participants” and subject to CFPB supervision (examination, audits).

The proposed change would raise the threshold to 1 million loans per year,

dramatically reducing the number of supervised entities from around 63 to potentially just 5.

CFPB reasoning aligns with deregulation goals, reduces burden, and focuses resources, according to acting Director Russell Vought.

The proposal comes as subprime auto loan delinquencies are rising, and follows budget cuts at the CFPB, noted marketplace.org.

Consumer advocates fear gaps in consumer protection, especially for high-risk borrowers, citing issues like add-on abuses and fraud found in past supervisions. Another concern raised is loss of insight: The CFPB might lose valuable data on market practices by supervising fewer players, especially those serving subprime borrowers.

What it means:

If enacted, many smaller lenders, including those focusing on subprime borrowers (bad credit), would no longer face routine CFPB audits, though the agency could still take enforcement action.



The proposal has drawn criticism from consumer advocates, state attorneys general, and some bank groups, particularly as it coincides with a rise in subprime auto loan delinquencies. Critics argue that:

The lack of supervision could create consumer protection gaps and encourage risky behavior among smaller lenders.

It could disproportionately affect vulnerable consumers, such as servicemembers and individuals in rural areas, who rely heavily on indirect auto financing options.

The current market conditions, including high delinquency rates, sug-

gest increased rather than decreased oversight is necessary to pre-

vent a potential "auto lending crisis".

Industry groups like the National Automobile Dealers Association (NADA) have expressed support for raising the threshold, arguing that the costs of compliance with direct CFPB oversight are too onerous for smaller businesses. The public comment period for the advance notice of proposed rulemaking closed in September 2025.



NEWLY LICENSED DEALERS NICE TO MEET YOU

CAR RIDE AUTO GROUP-TULSA, OK

COOPER FLEET SERVICES- YUKON, OK

FRESH START MOTOR SALES-OKC,OK

JALISCO AUTO SALES- TULSA, OK

KOT EQUIPMENT & MOTOR SALES-ENID, OK

RBI AUTOMOTIVE-OKC,OK

RUPUBLIC DRILL CO TRUCK SALES-TAHLEQUAH, OK

SW CUSTOMZ AUTO SALES-PURCELL, OK

UGLY JOHN'S MUSCLE CAR GARAGE-CATOOSA, OK

WEISSEL AUTO SALES-TYRONE, OK

VERTEX MOTORS- EDMOND, OK

JAYDEN'S AUTO SALES-NICOMA PARK,OK

RED BUFFALO AUTO SALES-WEATHERFORD,OK

RED RIVER AUTO-NORMAN, OK

TRUCK RIDES-YUKON,OK

AUTO PREMIER ENTERPRISES-WILSON,OK

CROSS AUTOMOTIVE ROYALE-MOUNDS, OK

DOUBLE D USED CARS-DUNCAN, OK

DRIVEPOINT-BROKEN ARROW, OK

HILL CITY CARS-MUSKOGEE, OK

MID AMERICA AUTO SALES-CHOUTEAU, OK

PRIMO MOTORS-SPRINGER, OK

SHAUWN'S QUALITY AUTOS-TULSA, OK

VAZQUEZ AUTO SALES- TULSA, OK

2410 MOTORS-MOORE,OK

405 AUTO GROUP- OKC, OK

AMERABOSS AUTO SALES-TULSA, OK

CHEAPEST CARS IN BROKEN ARROW-BROKENARROW,OK

FIRST CAPTAIN CAR-OKC,OK

HWY 69 AUTO SALES-MUSKOGEE,OK

JNC AUTO-TULSA,OK

KING OF CASH CARS-OKC,OK

MCALARYATV&CYCLE-ELK CITY, OK

CARHAWKZ AUTOS-EDMOND,OK

UNDERGROUND IMPORT AUTOS-MOORE,OK



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DEDICATION, LOYALTY,
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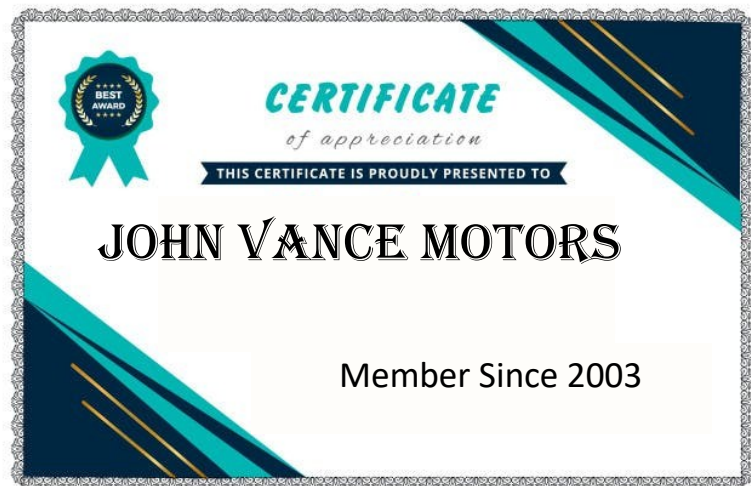
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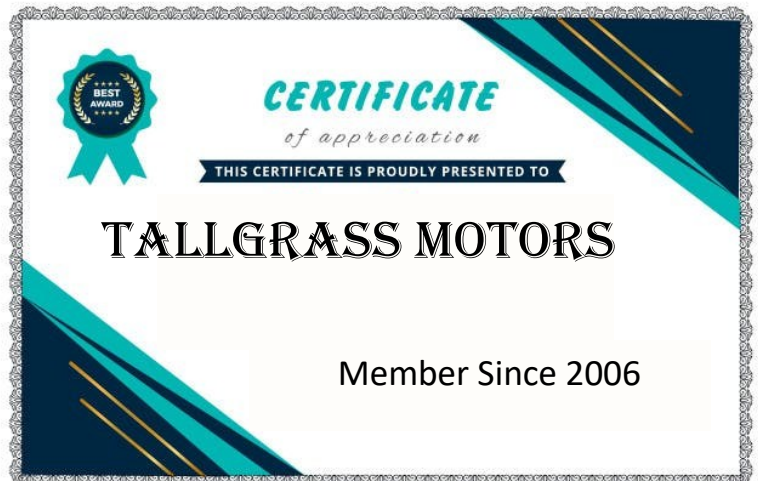
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For a full list of OIADA
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The Value of Belonging

In the competitive world of automotive sales, staying ahead of industry trends, legislation, and rule changes is crucial. One of the most effective ways to ensure your dealership thrives is by being an active contributing member and participating in your state auto dealers associations. These associations offer a benefits that can enhance your dealership in all ways possible. Whether you realize it or not, your livelihood has been greatly affected by the actions of your state independent auto dealers association. Unless you've set aside time every legislative session to advocate for the auto dealer community, it is easy to feel like you don't have a voice representing your best interests as very important, impactful decisions are being made in your industry. Supporting your state dealer association is the next best thing, as their lobbyist and staff are dedicated to advancing laws in your best interest. Your member dues support a legislative liaison who monitors all pieces of state legislation potentially impacting the automotive world. In 2024 alone, over 3,000 pieces of legislation were submitted. In any given year the OIADA monitors approximately 30 pieces of legislation that directly effects your business.

Whether you are just getting started as a used car dealer or have been in the business for decades, your local dealer association can be a resource for pre-license or continuing education. And with rules and regulations changing and differing from state to state, having a resource dedicated to dealers is priceless.

While membership will cost a annual fee of \$295. , it definitely pays to belong. Our Mission is truly your

success. In addition to dealer support the OIADA offers discounts to various vendors in your industry. OIADA alone has over \$2000. in discounts annually just for joining or renewing membership and members also receive an additional 10% off Temp Tags, Forms, and Dealer Supplies through www.autodealersresource.com .

If you were given incentives every year that exceed your yearly dues, Why wouldn't you join?

Contributing and participating in your state independent auto dealers association yields benefits not only in your pocket. Advocacy, representation, professional development, access to resources, education, and a continuous support system with your best interest in mind. Associations offer support that help your dealership thrive. By being a active member, you not only enhance your own business but also contribute to the overall strength and success of the used automotive industry.

OIADA has been a pillar of integrity in Oklahoma since 1955 serving as a watchdog for the used car dealers every step of the way. We need your support!





Get in front

Of Oklahoma Dealers

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High-Level Expertise

- Diminished Value
- Appraisal Clause Evaluations
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- Estate Sales
- Consignment
- Buyer's Location Service

Product cycles, parts sourcing, manufacturing techniques, and the level of complexity are all radically different for specialty and high-line vehicles that for the standard American brand vehicle. Thus, that lightly dented stamped-steel door panel on your Ford might cost \$50 to repair. That same dent in the hand-formed aluminum door panel of a Lamborghini can cost more than \$1000. Knowing the difference between these two can prevent a costly mistake when purchasing a high performance vehicle.

When buying or evaluating a high performance specialty vehicle, ask questions of the expertise and knowledge of Bud Bauer. Gregory J. "Bud" Bauer of Bauer Car Connection. "At Bauer Cars, our only business is the evaluation or sales of pre-owned foreign and specialty vehicles. It is something we have been doing for over 50 years. In fact, we are one of the few in Oklahoma that are recognized by courts and insurance companies as an "expert" for evaluation purposes."

In the 1950's the first pre-owned, specialty, European and exotic car dealership was Trophy Motors in Oklahoma

City, founded by Mr. Charles L. Bauer. Many of Oklahoma City's first Ferraris, Cobras, Rolls Royce, and Jaguars were sold at Trophy Motors.

Bud Bauer at Bauer Car Connection assists clients with all aspects of the car buying experience. Over 40 years of experience and knowledge serving as an Oklahoma Automotive Expert. Skilled in car sales, buying consultation, automotive mediation, apprais-

at Jackie Cooper for BMW and Rolls Royce vehicles. In 1983, Mr. Bauer won the BMW Product Knowledge Award. Very few in the auto industry locally can point to such an extensive history with high-end, specialty and European autos that date to the late 1970's and early 1980's.

**...independent expert
to settle disputes
on car values,
diminished values, &
documentation issues.**

als, and diminished value reporting.

In 1979 he got his first full time job selling cars at Bolen Imports, and sold a car his first day on the job, a British-made 1979 MGB sports car. With growing expertise and knowledge came more responsibility. He was promoted to new car sales manager for Fiats, Alfa-Romeo, and Ferrari. A little later came even more responsibility as sales manager





In 1987, Mr. Bauer started Bauer Car Connection . This business was and is devoted almost exclusively to high end, specialty and high performance category. This was the first totally indoor showroom for such cars. Though far more expensive to maintain than an outdoor display spaces are the only way to maintain a high value auto in pristine condition. The first sale at his new company was a French-made, sea foam green Peugeot 504 diesel. It was a car that he knew well. The business purchased the car from the original owner, the same gentleman to whom Mr. Bauer had sold it to brand new at Bolen Imports. Like extensive expertise for evaluation, knowing the previous owner and history of cars is a common characteristic for the inventory at Bauer Car Connection. The

firm Does Not deal with auction or other no history vehicles.

Bauer Car Connection's and Bud Bauer's reputation and knowledge is sufficiently well respected that the company is sought after as an independent expert to settle disputes on car values, diminished values, and documentation issues. Today, the firm is used often to settle cases by courts, insurance companies, law firms and individuals to determent the value of a vehicle or the quality of repairs that may have been performed. The primary business remains the evaluation and sale of high-end pre-owned foreign and specialty vehicles for the company or it's consignment customers.

Licensed in Oklahoma since 1979, Bud has been selling cars for 46 years. Started Bauer Cars in 1987 and been in the car appraisal and consulting business for 33 years.

Consult with Mr. Bauer regarding car purchases and automotive investments.

CAR APPRAISAL & CONSULTING FOR 33 YEARS - LICENSED IN OKLAHOMA 46 YEARS



BMW MERCEDES PORSCHE JAGUAR
EXOTICS and SPECIAL INTEREST CARS

405-751-5200



December 8, 2025—PassTime®, a pioneer and leading provider of location solutions specializing in asset tracking, announced today the launch of Encore 5, the fifth generation of the company’s Encore platform.

Encore 5 is described by the company as its “boldest upgrade yet” and boasts impressive enhancements to the device hardware and feature set. The Encore platform, first launched over six years ago in 2019, has been revolutionary in changing the asset tracking market.

A battery-powered tracking device with exceptional power management and battery life, Encore’s reliability, easy activation, and quick installation has changed how customers protect and track their mobile assets.

For the first time, Encore 5 will also be offered with an optional Premium version, giving customers the choice between the Encore features they are accustomed to, or upgrade to advanced features with the premium version.

Included in Encore Premium are all of Encore’s standard features, plus access to Rapid Response™ and two new premium power modes.

With RapidResponse, Encore stays “awake” and can quickly respond to commands, change power modes, and provide location data within minutes. This is a breakthrough in battery-powered device technology which typically re-

lies on the device to “sleep” between intervals of several hours or days to conserve battery life.

With RapidResponse, Encore can respond to commands quickly while still providing up to 5+ years battery life. Encore Premium includes new power modes Endurance+ and Active+. Active+ is full-power functionality that reports location at the start and end of each trip with the added benefit of allowing live locates any-time, along with automated locates every 49 hours.

With exceptional engineering in power management, Encore is expected to last years in this full power mode, a drastic improvement from mere weeks of operation in this mode over earlier models. Endurance+ allows even longer battery life to achieve the maximum use, while allowing the device to be contacted to change its operation to Active+ without waiting for the device to check-in.

The fifth generation Encore hardware features an all-new push-button power/activation button, redesigned from the previous power switch and cover cap. The device is IP68 certified, making it waterproof and dust-proof, but now pushes the rating over its predecessor by withstanding being submerged in water to up to ten feet in depth.

An IP68 rating provides greater applicability and peace of mind when using Encore 5 on powersports and other outdoor lifestyle assets. With new and improved antennas designs, Encore 5 achieves improved cellular performance with increased sensitivity, which will result in greater range and improved battery life, especially in remote locations.

Encore 5 also introduces PassTime's new Beyond GPS+™, a tri-location technology utilizing GPS, cellular and Wi-Fi to provide reliable and accurate location data for mobile asset tracking. Building upon its existing Beyond GPS™ feature which utilized GPS and cellular, Beyond GPS+ adds Wi-Fi to enhance location data by leveraging Wi-Fi access points, which is especially useful in urban and indoor locations.

By employing this tri-location technology, Encore 5 can provide location data on assets even when GPS signals are obstructed or oth-

erwise unavailable, automatically switching to cellular and/or Wi-Fi networks to gather location data.

“We are extremely proud of what we have been able to accomplish with Encore 5. Since the first Encore version over six years ago, we have continued to push the boundaries of what is possible with this technology.

Through exceptional design and engineering, Encore 5 represents a new paradigm in battery-powered tracking devices with its advanced functionality, while still maintaining years of battery-life,” stated PassTime CTO, Todd





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SCAN QR CODE FOR OUR ONLINE INVENTORY

<https://marketplace.gsafleet.gov/sales/landing>



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PROGRESSIVE DRAW

A-LANE AT THE END

\$500



WINNER MUST BE PRESENT!



BAYSIDE
San Francisco • Oakland
228 - 1W' x 5W'

Uptown Hummer
206 - 1W' x 4W'

ANDREW'S MOTORS
THE BEST DEALS ON WHEELS
PITTSBURGH, PENNSYLVANIA
213 - 1W' x 5W'

O'Connor
203 - 1W' x 4W'

JON THORNE'S AUTO EMPORIUM
VALDOSTA, GEORGIA
201 - 1W' x 5W'

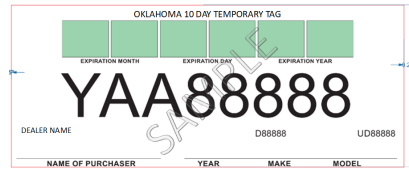
Jack Edwards
Lincoln-Mercury • Mazda
Savannah, Georgia
218 - 1W' x 5W'

Adam's Auto Sales
Sales • Service • Parts
Gardner City, Missouri
214 - 1W' x 5W'



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 OLEO BACK BACKUP WARNING FACTORY WARRANTY MANY EXTRAS SHARP
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 4-CYLINDER 4 X 4 Bluetooth GAS-SAVER NAVIGATION SPORTS PACKAGE
 5-SPEED 6-SPEED CERTIFIED GREAT MPG ONE OWNER SUN ROOF
 6-SPEED CERTIFIED HEATED SEATS PER MONTH SUPERCHARGED
 7SEATER CLEAN CARWAS HYBRID PER WEEK TURBO
 8 SEATER CLEARANCE AFFORDABLE LEASE V-8
 AIR COND DIESEL LEATHER ALL WHEEL DRIVE DOWN LIKE NEW REBATE WARRANTY
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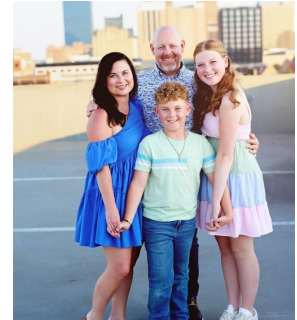
Leadership through Ownership?



"There is a common misconception about leadership these days, especially with our emerging generation. Sometimes our younger leaders think that leadership is a title or that it's something that is given to you based upon your position or status. But the reality is, a great leader is one who understands what it truly takes to be a leader people will follow.

I believe this is where ownership comes in as a leader. It's been called "extreme ownership" by [Jocko Willink](#) and is a foundation of truly good leaders. Taking ownership in everything in your world means much more than taking credit for success. In fact, it's just the opposite. A leader should also own every mistake wholly, and never blame anyone else for the team or company failures but themselves and always give credit for the win to his or her team.

You want to build trust and respect with the team you lead? Start taking ownership and responsibility for everything you touch and give public credit and praise to those you lead. This won't happen overnight, but once a track record of leadership by ownership is established, others will gladly follow!" Chad Pennington, Founder of Risky Business Consulting



Why partner with us?

Chad and Andrea have spent a combined 34 years in Buy Here Pay Here operations at the dealership level & have learned many lessons along the way.

The BHPH business comes with a lot of struggles and can be "risky" but a lot of fun at the same time! And many decisions have to be made that always have magnifying consequences, both positive and negative.

The majority of dealers have to learn the hard way; by making the mistakes and just figuring out for themselves what the best fix is.

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We help look out for potential roadblocks during decision-making and help with solutions to specific BHPH struggles.

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riskybizconsulting@gmail.com or call us at 405.570.1390 & 405.570.4924

"Risky Business Consulting specializes in equipping dealers with Training, Support and Coaching that they need to navigate through these challenging times of the Buy Here Pay Here business.

We offer everything from onsite reviews of whole operations, team & individual training, as well as executive coaching for everyone from dealer principles all the way down to front line staff!

You can find out information about Chad & Andrea & get pricing by visiting their website at riskybizconsulting.com



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Can You Answer "Yes" to All Of The Questions?



Can you afford to offer a warranty (not service contract) on EVERY unit you sell?

There was proposed legislation to do away with ALL "as is" sales.

Can you qualify for and afford a \$500,000 Dealer Bond?

There has been proposed legislation in the past to do so.

Do you want to be obligated to provide EVERY buyer with 7-14 days to change their mind and return your vehicle, NO STRINGS ATTACHED?

Again, there was proposed legislation to do so.

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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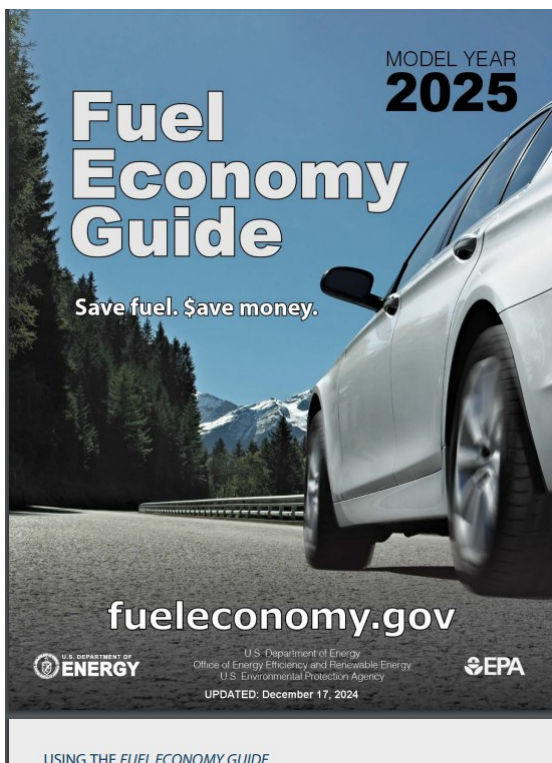


 <p>1 Free Floor Fee Up To \$75</p>	 <p>\$100 Off A Buy Fee</p>	 <p>One Buy Fee up to \$50 One Sell Fee up to \$50</p>
 <p>One Buy Fee up to \$75 One Sell Fee up to \$75</p>	 <p>First Car Purchase on Platform with no Commission Fee</p>  <p>A One Month Subscription Free</p>	 <p>One Buy Fee up to \$100 One Sell Fee up to \$100</p>
 <p>Manheim</p> <p>\$200 Off One Buy Fee @ Tulsa, Dallas, or DFW</p>	 <p>One Buy Fee up to \$150 One Sell Fee up to \$150</p>	 <p>One Buy Fee up to \$150 One Sell Fee up to \$150</p>
 <p>\$200 Off Buy Fee or \$125 Off Sale Fee</p>	 <p>\$100 Off First 5 Cars Buy Fee Online or In Person</p> <p>1st Hotel Stay when visiting on us</p>	 <p>\$150 Off A Buy Fee</p>

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 2025 Fuel Economy Guide. The guide provides detailed fuel economy estimates for model year 2025 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.

Click Guide to download your Fuel Economy Guide for 2025



The road for an Independent Auto Dealer can be uncertain, but it doesn't have to be.

The OIADA can help make your path certain with programs to assist you in education with compliance, representation, federally required safeguards, current industry updates legislatively, and much more.

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