

Oklahoma Independent Automobile Dealers Association

DEALERS' RESOURCE

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1ST QUARTER 2026

INSIDE:

FTC Warns 97 Auto Dealership Groups About Deceptive Pricing

OK legislative Update

Good To Know

Common Fines and Infractions.

Key strategies to compete.....

VISIT US ONLINE AT
WWW.OKIADA.COM

OIADA

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

405-232-2947

www.okiada.com

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OIADA: The
Value of Belong-
ing...

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Copyright ©2015 by O&R Morgan, Inc. All rights reserved. This publication on behalf of the Oklahoma Independent Automobile Dealers Association, but is emailed to all dealers in the state in effort to educate and encourage non-members to join the Association and support our efforts to improve the image and profit potential of the industry. For 60 years we have worked to represent the independent motor vehicle dealer in Oklahoma.

We appreciate your support.



Director's Message



I want to take a moment to talk about an industry that is often overlooked—but absolutely essential to Oklahoma's economy, our

communities, and the daily lives of our citizens.

Approximately 87,500 Oklahomans depend on the broader automotive industry for employment, including manufacturing and retail. Right here in our state, there are nearly 3,500 licensed dealers, supporting more than 4,700 employees in the used vehicle sector alone.

And this industry is not standing still—it is growing, with an average annual growth rate of 3.5% from 2021 to 2026.

Altogether, the automotive industry contributes an estimated \$9.42 billion to Oklahoma's Gross State Product.

But beyond the numbers, what's most important is what they represent.

They represent thousands of locally owned businesses—businesses that provide jobs, create opportunity, and serve as the backbone of communities across our state.

Independent dealers in particular, play a critical role in ensuring that Oklahomans have access to affordable, reliable transportation.

For many families—especially in rural Oklahoma—a dependable vehicle is not a luxury. It is a necessity. It is how they get to work, take their kids to school, access healthcare, and live their daily lives.

And here's something important to remember:

64% of independent dealers operate outside of Oklahoma City and Tulsa.

That means these businesses are not just part of our economy—they are keeping rural Oklahoma moving forward.

They are true Main Street businesses—locally owned, community-driven, and deeply invested in the people they serve. Just as important is the role of advocacy.

Associations like ours work every day to represent independent dealers, to monitor legislation, and to ensure that policies are fair, balanced, and workable.

...

We are committed to protecting these small businesses from harmful regulations while also supporting strong consumer protections and a healthy, competitive marketplace.

Because when policy is done right, it doesn't just help dealers—it helps every Oklahoman who depends on them.

My message is simple:

Independent automobile dealers are more than just car sellers.

They are job creators.

They are community partners.

They are essential providers of affordable transportation across our state.

And when we support them, we are supporting Oklahoma families, Oklahoma businesses, and the future of our state.

But, I also want to bring attention to something I am still talking about in meetings, advocating endlessly...Not every dealer in Oklahoma operates with the latest technology.

Many of our smallest, rural dealers still rely on paper forms, in-person processes, and even landline phones to run their businesses.

And they do it well.

They serve their customers with integrity, they follow the law, and they keep their communities moving.

But as policies evolve and systems modernize, we must be careful not to leave these dealers behind.

Because when we move too fast toward digital-only systems, we risk:

Creating barriers for small businesses in rural areas

Increasing costs and compliance burdens

And unintentionally pushing out the very businesses that have supported these communities for decades.

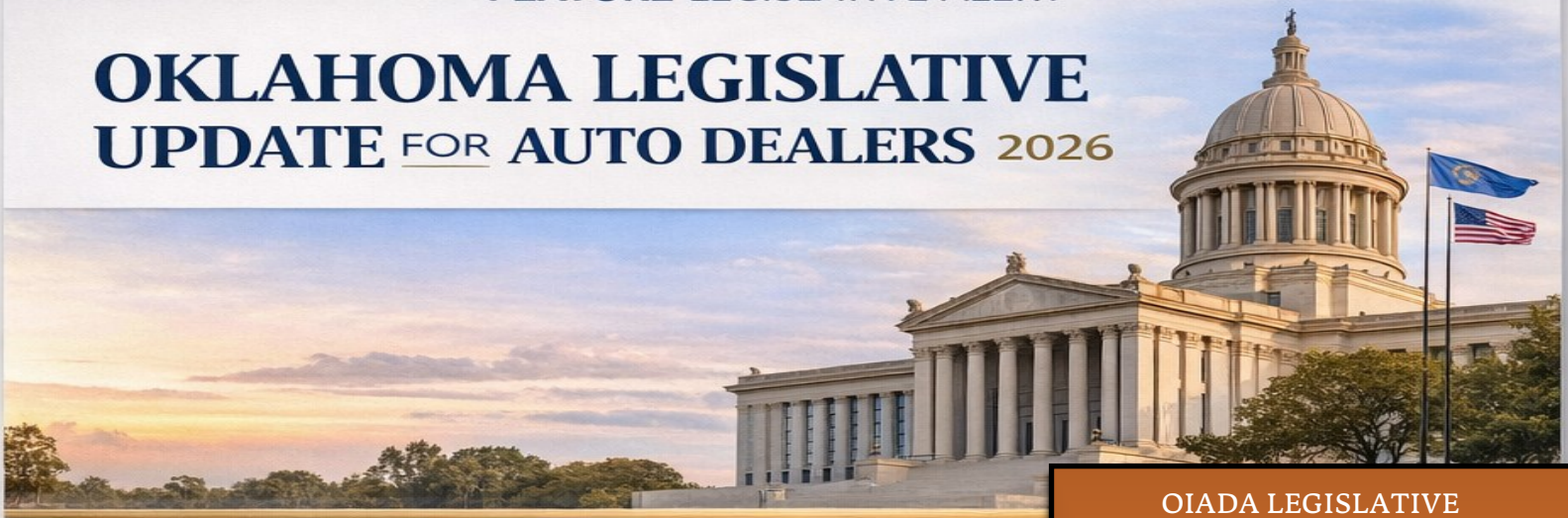
Associations like ours are working to ensure that doesn't happen.

We advocate for smart, balanced policies—policies that protect consumers, support innovation, but also recognize the realities of doing business in rural

Oklahoma.

Because progress should not come at the expense of accessibility.

OKLAHOMA LEGISLATIVE UPDATE FOR AUTO DEALERS 2026



1. Dealer Licensing & Manufacturer Restrictions (HB 2158)

- Became law in May 2025
- **Limits manufacturers (“factories”) from acting as dealers**
- Updates licensing requirements and compliance standards for dealer-related entities
- Includes oversight tied to **dealer management systems and operational security**

What this means:

Reinforces the **franchise system and independent dealer protections**
 Helps prevent factory direct-sales competition from bypassing dealers

2. Vehicle Excise Tax Overhaul (HB 1183)

- **Effective July 1, 2026**
 - Changes how excise tax is calculated:
- Moves from NADA-based valuation
- **Now based on actual sale price**
-

Why it matters to dealers:

More transparency for customers.
 Could impact **deal structuring and perceived pricing**.
 May change how customers compare deals across dealerships

3. Dealer Advertising Rules Enforcement (ONGOING)

- Oklahoma New Motor Vehicle Commission is actively updating enforcement guidance
 - Key requirements:
- Must display **true “most conspicuous price”**
- No hidden rebates or conditional discounts in advertised price
- All fees and add-ons must be clearly disclosed
-

Risk for dealers:

Violations can trigger:

- Warning letters
 - Fines or hearings
- Formal enforcement actions

OIADA LEGISLATIVE TAKEAWAY

Independent dealers in Oklahoma are facing:

- Increased regulation
 - Advertising compliance tightening
- Licensing oversight expanding
- Structural protection wins
 - Laws limiting manufacturer direct sales
- Operational changes
 - Tax calculation overhaul
 - Title & registration system updates

Oklahoma dealers are entering a new regulatory environment in 2026, with compliance expectations, changes to vehicle taxation, and continued efforts to protect the independent dealer model from manufacturer overreach.

4. Lien Filing Deadline Extended

- Increased from **25 days** → **45 days** ☑ Gives lenders and dealers more flexibility on paperwork timing

5. Leasing & Inspection Update

Leasing companies now **exempt from certain inspections**

6. Service Oklahoma System Changes

- New system rollout (BOOST) impacting:
 - Titles
 - Registration
 - Licensing processes
 -

Expect workflow changes for dealers handling tags/titles

Bills to Watch (Dealer-Specific)

7. Used Car Dealer Modernization Act (HB 2911)

- Introduced in 2025
- Aims to modernize regulations for used car dealers
- Still developing / not fully implemented

Why it matters:

☑ Could directly impact **independent dealer operations** once finalized

8. HB3982 - Motor vehicles' transferability of license plates; temporary license plates; fleet

9. HB3148—Removing certain inspection requirement.



"WELCOME TO MARCH BLAST ALL MONTH LONG!! CONSIGNMENT SALE 9:30AM 700+ EXPECTED!

"WE HAVE THE INVENTORY YOU NEED"

**"MARCH
MADNESS"
is BACK!**



1028 S Portland, Oklahoma City
405/947/2886 daaokc.com
Inops 8:35am A-Lane

MAR 5, 2026

— AN **ACV** COMPANY —



FEATURING:



AND MANY MORE!



Buy Online



PROGRESSIVE DRAW

A-LANE AT THE END

\$500

WINNER MUST BE PRESENT!



USED-CAR DEMAND SURGES AS NEW VEHICLE PRICES CLIMB

Rising Auction Costs Push Dealers Toward Smarter, Local Inventory Strategies



MARKET SHIFT: AFFORDABILITY DRIVING CHANGE

High new-vehicle costs are driving more buyers to the used market, creating opportunities and competition for independent dealers.

AUCTION PRESSURE BUILDS

- ✓ Tighter profit margins
- ✓ Increased competition
- ✓ Higher auction risks

DEALER STRATEGY SPOTLIGHT:

BY THE NUMBERS

+4% YEAR-OVER-YEAR
PRICE INCREASE

+4.2% RISE IN
WHOLESALE
PRICES

✓ LUXURY VEHICLES
LEAD GAINS

✓ USED EVS TICKING UP



THE SHIFT TO SELF-SOURCING

- ✓ Trade-Ins
- ✓ Lease Returns
- ✓ Service Lane Buys
- ✓ Direct Purchases

WHY USED VEHICLES ARE WINNING

🚗 ELECTRIC VEHICLES

- ✓ Tax credit loss & slowing new EV sales

🚗 LUXURY VEHICLES

- ✓ High prices & declining new car demand

✓ BY THE NUMBERS

- ✓ **+4%** YEAR-OVER-YEAR PRICE INCREASE

- ✓ **+4.2%** RISE IN WHOLESALE PRICES

- ✓ LUXURY VEHICLES LEAD GAINS

- ✓ USED EVS TICKING UP

OPPORTUNITY AHEAD: LEASE RETURNS

- ✓ Returning lease vehicles hitting the market
- ✓ Newer model years
- ✓ Well-maintained units
- ✓ High resale demand

BOTTOM LINE FOR INDEPENDENT DEALERS

- ✓ *Affordable vehicle demand remains strong*
- ✓ *Self-sourcing is essential for success*
- ✓ *Inventory strategy drives profits*

“As new-car prices rise and auction costs increase, dealers who master self-sourcing will have the competitive edge 2026.”



**Affordable Insurance Coverage
Designed Specifically for the
Auto Industry!**

Serving Oklahoma Auto Dealers Since 1999.

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Contact our specialist **KATHY TAYLOR**

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**WRECKER SERVICES PROGRAM EXCLUSIVE TO OUR AGENCY
WILL SAVE YOU MONEY!**

FTC Warns 97 Auto Dealership Groups About Deceptive Pricing

The Federal Trade Commission is [sending letters](#) to 97 auto groups nationwide, warning them that the prices they advertise must be the total price—including all mandatory fees—that consumers will be required to pay.

The letters encourage dealers to review their advertising and pricing practices, including ensuring advertised prices include all fees consumers will be required to pay when buying a vehicle. At a minimum, this includes evaluating advertised prices to ensure they match actual prices charged to consumers. The FTC will continue to monitor the marketplace, the letters state, and will take additional action as warranted to ensure compliance with the FTC Act and other rules the Commission enforces.

“The Trump-Vance FTC is committed to preventing auto dealers from misleading consumers with low advertised prices and then adding on mandatory fees at the end of the purchasing process,” said Christopher Mufarrige, Director of the FTC’s Bureau of Consumer Protection. “The FTC will remain focused on monitoring auto dealerships to ensure that the market functions efficiently and competitors are transparently competing on price.”

The letters are part of the FTC’s ongoing work to ensure price transparency across multiple markets, including rental housing, ticketing and hotels, grocery and delivery services, and auto sales and leasing. To help support affordability in the marketplace, the agency is dedicated to ensuring that consumers only pay the advertised price for products and services, and are not subject to undisclosed fees, hidden charges or other illegal conduct.

The letters the FTC sent to the auto dealers cite several examples of illegal pricing practices in the auto industry including:

- advertising a price that does not reflect all required fees,
- advertising a price that reflects rebates or discounts not available to all consumers,
- advertising a price that fails to take into account the amount of an additional required down payment,
- conditioning the advertised price on consumers using dealer financing,
- requiring consumers to buy additional items not reflected in the advertised price, and
- advertising unavailable or non-existent vehicles.

The letters also note several pending actions the FTC has brought to address deceptive pricing practices in the auto industry including cases against [Lindsay Chevrolet](#), [Leader Automotive Group](#) and [Asbury Automotive Group](#).



Bureau of Consumer Protection

UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

Example Letter

[DATE]

Via Federal Express

[NAME]

[ADDRESS]

Re: Deceptive Pricing

WARNING LETTER

Dear [NAME]:

This letter is to advise you that you may be advertising prices for cars that are lower than what you actually charge consumers. Such deceptive tactics harm not only consumers, but competition, by making it hard for law-abiding businesses to compete on an even playing field.

One of the FTC's enforcement priorities is ensuring that advertised pricing is transparent and truthful. When consumers do not know the true price of a car—or any product—consumers and others suffer related consequences, including that consumers cannot comparison-shop and make informed decisions, sellers trying to deal honestly with consumers are put at a competitive disadvantage, and the market cannot operate efficiently. This is why the FTC has focused on promoting price transparency across multiple markets, including rental housing,¹ ticketing and hotels,² grocery delivery services,³ and auto sales and leasing.⁴ The FTC is committed to ensuring that the price consumers see in advertising is the actual price they will pay (aside from required government charges, like taxes). This is what the FTC Act, which prohibits deceptive or unfair acts or practices, requires.

Examples of illegal pricing practices include:

- advertising a price that does not reflect all required fees,
- advertising a price that reflects rebates or discounts not available

¹ E.g., Complaint, *FTC v. Greystar Real Estate Partners*, No. 1:25-cv-00165 (D. Colo. 2025).

² E.g., Complaint, *FTC v. Live Nation Entertainment*, No. 2:25-cv-8884 (C.D. Cal. Sep. 16, 2025) (regarding Regulation Rule on Unfair or Deceptive Fees, 16 CFR Part 464 (effective May 5, 2025)).

³ E.g., Complaint, *FTC v. Instacart*, No. 3:25-cv-10783 (N.D. Cal. Dec. 18, 2025).

⁴ E.g., Complaint, *FTC v. Lindsay Chevrolet*, No. 1:24-cv-02362 (E.D. Va. Dec. 27, 2024) (regarding advertised prices they refused to honor and falsely claimed consumers were required to pay at dealership); Complaint, *FTC v. Leader Automotive Grp.*, No. 1:24-cv-13047 (N.D. Ill. Dec. 18, 2024) (regarding dealerships deceived consumers about the price and availability of vehicles, including charging additional fees for pre-installed products or charging consumers for those products without their consent); Complaint, *Asbury Auto. Grp., Inc.*, No. D-9436 (F.T.C. Aug. 16, 2024) (alleging deal adding hidden charges and requiring that consumers buy additional items).

- advertising a price that fails to take into account the amount of an additional required down payment,
- conditioning the advertised price on consumers using dealer financing,
- requiring consumers to buy additional items not reflected in the advertised price, and
- advertising unavailable or nonexistent vehicles.

I am concerned that your company may be engaging in one or more of these practices. Accordingly, I encourage you to review your practices, including by making sure the prices you advertise include all required fees and charges aside from required government charges, to ensure you are complying with applicable laws. This would include, at a minimum, evaluating your advertised prices and actual prices and confirming they match.

This letter is not intended to be a comprehensive statement of concerns that may exist about your dealership or dealership group. Nor is it intended to represent any conclusions on whether your dealership or dealership group is engaging in these practices. It is your company's responsibility to comply with all requirements of federal law, including Section 5 of the FTC Act and other laws and rules enforced by the Commission. We will continue to monitor the marketplace and take additional action as warranted. Additionally, please note that I am distributing similar notifications to other auto dealers.

Copies of the cases discussed in this letter are available on the Commission's website at www.ftc.gov. The Commission's website has other important resources designed to ensure that businesses know their responsibilities under the FTC Act and other laws and rules enforced by the Commission.

Sincerely,

Christopher Mufarrige
Director
Bureau of Consumer Protection
Federal Trade Commission



The National Insurance Crime Bureau (NICB) has a free VIN Check lookup service provided to the public to assist in determining if a vehicle may have a record of an insurance theft claim, and has not been recovered, or has ever been reported as a salvage vehicle by participating NICB Member insurance companies. To perform a lookup, a vehicle identification number (VIN) is required. A maximum of five searches can be conducted within a 24-hour period per IP address. Link below

<https://www.nicb.org/vincheck>

VINCheck® Lookup

About VINCheck

NICB's VINCheck is a free lookup service provided to the public to assist in determining if a vehicle may have a record of an insurance theft claim, and has not been recovered, or has ever been reported as a salvage vehicle by participating NICB member insurance companies. To perform a lookup, a vehicle identification number (VIN) is required. A maximum of five searches can be conducted within a 24-hour period per IP address.



Look up a VIN

Enter VIN

New Dealer Education Classes and Continued Education



OKLAHOMA
Used Motor Vehicle,
Dismantler, and
Manufactured Housing
Commission

[https://
oklahoma.gov/
oumvdmhdc/
dealers/
faq11.html](https://oklahoma.gov/oumvdmhdc/dealers/faq11.html)



Independent car dealers in Oklahoma frequently face fines and sanctions often stemming from licensing issues, advertising violations, and documentation errors.

Penalties can range from a few hundred dollars to thousands, depending on the severity and frequency of the violation.

Common fines and infractions include:



1. Licensing and Operational Violations

- Employing Unlicensed Salespeople:** This is a major source of fines, with over 100 sanctions issued in some years, often tied to failure to renew licenses or compliance issues.
- Unlicensed Locations:** Selling vehicles from a location that is not licensed.
- Operating Without a License:** Fines start at first offense and can rise for subsequent offenses. Each car sold or each day operating without a license can be considered a separate offense.
- Failure to Include Fees in Price:** Advertising a price that does not include all mandatory fees (excluding tax, title, and license).
- Hidden Mandatory Fees:** Failure to clearly disclose fees, such as those sometimes added on after online pricing.
- Prohibited Phrases:** Using forbidden terms such as "we will pay your TT&L".
- Failure to Identify Dealership:** Failing to include the dealership's name in social media advertising.

2. Advertising Violations

The OMVC strictly enforces advertising rules, often issuing fines for violations. Common infractions include:

- Bait and Switch Advertising:** Misleading advertising regarding prices, vehicle features, or financing terms.



3. Documentation and Sales Process

- Failure to Provide Titles:** Failure to provide a title to the purchaser within 60 days of purchase.
- Title/Tax Advice Violation:** Failing to advise the purchaser in writing regarding title requirements and tax payments.
- Not Properly Displaying Vehicle License Plates:** Used vehicles must display a proper Oklahoma license plate or a used dealer's license plate.
- Failure to Display "Buyer's Guide":** Failure to properly display the Federal Used Car Rule "Buyer's Guide" on vehicles.

4. Financial and Ethical Violations

- Yo-Yo Financing (Spot-Delivery):** Allowing a buyer to take a car before financing is finalized, then demanding a higher interest rate or down payment later.
- Misleading Information on Loans:** Failing to disclose accurate loan terms or adding hidden fees.
- Not Paying Premiums on Gap Insurance:** Failing to pay the premiums on gap insurance policies purchased by the customer.
- Non-compliance with Tax Obligations:** Penalties for dealers not in compliance with state income tax obligations.

Know the rules. Download Title 765 Oklahoma Used Motor Vehicle and Parts Commission Rules and Regulations [HERE](#).

<https://oklahoma.gov/content/dam/ok/en/umvpc/documents/Title-765-UMVPC-Rules-and-Regulations.pdf>





ADVERTISING COMPLIANCE NOTICE FOR USED VEHICLE DEALERS

MANDATORY GUIDELINES FOR OKLAHOMA USED MOTOR VEHICLE LICENSEES

THE DOS ✓ OF COMPLIANT ADVERTISING PRACTICES

✓ **DO: DISPLAY FULL PRICE, MODEL, YEAR, MAKE, AND STYLE.**

When the price, payment, or savings claim of a vehicle is advertised, you **must** disclose the vehicle's make, model, and brand. The price advertised must be the **full** price of the vehicle, **NOT** the down payment or monthly payment.

✓ **DO: BE CLEAR AND CONSPICUOUS.**

All advertised statements must be accurate, clear and conspicuous, including your dealership name. Your dealership name is a requirement in your advertisement. Ensure your dealership name is at the **TOP** of your vehicle description.

✓ **DO: HAVE YOUR SALESPeOPLE ADVERTISE.**

If you have an employee who is advertising on behalf of your dealership, ensure that they are licensed with the Commission as a salesperson, for they are representing your dealership and your vehicles.

THE DON'TS ✗ OF COMPLIANT ADVERTISING PRACTICES

✗ **DON'T: QUALIFY PRICES, "FREE" OFFERS, TRADE-IN CLAIMS "WITH TRADE", BAIT ADVERTISING!**

Your ads **must** be truthful, clearly identify the licensed dealership, and avoid deceptive tactics (ex. Ads for a vehicle that's not available), omitting the dealer's name in digital posts, misrepresenting mileage, price, or financing terms.

✗ **DON'T: USE PROHIBITED STATEMENTS!**

Statements such as 'everybody financed', 'no credit rejected', 'guaranteed approval', 'you are pre-approved', and similar statements implying that no prospective credit purchaser will be rejected because of their inability to qualify for credit.

✗ **DON'T: ADD ADDITIONAL FEES!**

You may not charge additional fees to your customers unless it is a document fee. If you advertise a vehicle for \$20,000 then you must sell it for \$20,000, plus your document fee.

FAILURE TO ADHERE TO THESE RULES MAY RESULT IN FINES, SUSPENSION, OR REVOCATION OF YOUR LICENSE.

OKLAHOMA USED MOTOR VEHICLE, DISMANTLER, & MANUFACTURED HOUSING COMMISSION

421 NW 13TH St, Suite 330 Oklahoma City, OK 73103



WWW.AUTODEALERSRESOURCE.COM



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**ADR IS A APPROVED VENDOR THROUGH UMVD&MHC FOR THE
10 DAY OKLAHOMA TEMPORARY TAG AND 60 DAY COMMERCIAL
TRAILER TAG COMPLETE WITH A USER FRIENDLY TEMP TAG PRE-
REGISTRATION PORTAL**

The forms and temporary tags offered by ADR have been approved for use by Oklahoma licensed new and used dealers and are designed to promote dealer compliance with state and federal regulations.

Most orders are shipped UPS Ground Next Day Delivery

To expedite orders:

Place your order at www.autodealersresource.com


Auto Dealers Resource 813 NW 34th Street Moore, OK 73160
www.autodealersresource.com adrofoklahoma@gmail.com
405-232-2947 1-800-346-4232



AUTO DEALERS RESOURCE

PROFESSIONAL FORMS. COMPLETE COMPLIANCE. BUILT FOR DEALERS.

 www.autodealersresource.com

 405-232-2947

CORE FORMS YOU NEED EVERY DAY

DEALER WARRANTY DISCLAIMER

Confirms purchaser's understanding that the dealer is not responsible for any warranty on the vehicle.

A form titled "DEALER WARRANTY DISCLAIMER" with a decorative blue border. It contains fields for vehicle information and a large text area for the disclaimer.

WE OWE

The "We Owe" form is required by Oklahoma. This version includes space for the dealer to document whether any product or service is still owed to the customer following the sale. "Nothing Promised, Nothing Owed"

A form titled "WE OWE" with a red header. It includes a table for recording items owed and a section for a signature and date.

FTC BUYERS GUIDE – AS IS

An FTC Buyers Guide form must be displayed in most motor vehicles before sale. The AS IS - NO DEALER WARRANTY version is appropriate for sales in Oklahoma. This form complies with the wording, type style, size and format requirements of the Federal Used Car Rule. Includes required disclosure on the reverse.

A form titled "BUYERS GUIDE" with a white background and black text. It features checkboxes for "AS IS - NO DEALER WARRANTY" and "DEALER WARRANTY".

ODOMETER DISCLOSURE STATEMENT

An Odometer Disclosure Statement is required by Federal and State law when late model motor vehicles are sold. Form can be used to document the mileage status of purchase or trade-in vehicle. This form is used only when the certificate of title is not available at the time of purchase.

2 MONTH (TITLE RECEIPT)

- Form is designed to satisfy notice of title delivery as required by the State of Oklahoma.
- Two-part perforated design allows the dealer to keep the stub as a receipt to show title was delivered.
- The required language advises the purchaser that he/she has 2 months in which to register the vehicle.

A form titled "2 MONTH (TITLE RECEIPT)" with a red header and a perforated bottom edge. It contains fields for vehicle and dealer information.

SALES & AGREEMENT FORMS

RETAIL PURCHASE AGREEMENT / MULTIFORM

This Retail Purchase Agreement / Bill of Sale form is available exclusively from ADR of Oklahoma. The information on this form is required by both Oklahoma and federal law.

- Contains complete description of both purchase and trade-in vehicles.
- Documents dealership and customer obligations, rights, and remedies.
- Includes the required FTC Buyers Guide reference language.
- Includes the dealer warranty disclaimer.
- Includes down payment/deposit receipt.
- Includes required "We Owe" language.
- Includes required Odometer Disclosure for both purchase and trade-in vehicles.
- Includes 30-day notice title language.



RETAIL PURCHASE AGREEMENT / BILL OF SALE (3 PART)

This Retail Purchase Agreement / Bill of Sale form is available exclusively from ADR of Oklahoma. The information on this form is required by both Oklahoma and federal law.

- Contains complete description of both purchase and trade-in vehicles.
- Documents dealership and customer obligations, rights, and remedies.
- Contains the required FTC Buyers Guide reference.
- Includes the dealer warranty disclaimer.
- Includes down payment/deposit receipt.
- Includes 30-day notice title language.



AGREEMENT TO PROVIDE INSURANCE

For the dealer's/lienholder's protection.

- Provides for a description of the collateralized property
- Properly documents the buyer's responsibility to provide and maintain appropriate comprehensive insurance coverage on the collateral
- Identifies the insurance company
- Identifies the insurance policy description and types of insurance coverage on the collateral



CONSIGNMENT / EXCLUSIVE LISTING AGREEMENT

The Consignment / Exclusive Listing Agreement form establishes the basis for an agreement between vehicle owner and dealer to allow the dealer to serve as a broker for the vehicle. It provides for the vehicle description, including interior and exterior condition, and all other terms and conditions of the sale.





REPO NOTICE OF SALE

Repo Notice of Sale is used prior to the sale of a repossessed vehicle.

- Notifies customer of the reason for the repossession.
- Notifies customer when and where the vehicle will be sold.
- Notifies customer of their obligations following the sale.



REPO CALCULATION OF RETURN

Calculation of Return is used following the sale of a repossessed motor vehicle.

- Advises customer of the results of the sale.
- Declares the surplus or deficiency from the sale.
- Guides the dealer through the notification process.

Repo Notice of Sale- Repo Notice of Sale is used prior to the sale of a repossessed vehicle.

- Notifies customer of the reason for the repossession.
- Notifies customer when and where the vehicle will be sold.
- Notifies customer of their obligations following the sale.



VEHICLE INSPECTION FORM

The Vehicle Inspection Form provides an opportunity for the dealer and the customer together to inspect certain safety and mechanical features of a motor vehicle. This reduces the opportunities for misunderstanding about the conditions of the vehicle.



**EVERY FORM YOU NEED.
EVERY TIME YOU NEED IT.**



**PROFESSIONAL
YOU CAN TRUST**

FORMS



RETAIL INSTALLMENT SALES CONTRACT AND SECURITY AGREEMENT

A Retail Installment Sales Contract is required for a credit sale. This document provides for all of the required information in the proper format for disclosure of financing information, including both the dealership and the customer's rights and responsibilities. Includes a provision for assignment of contract.

ADR of Oklahoma Form F08 Rev. 06/09



SPOT DELIVERY FORM

The Spot Delivery Form is required by the State if the customer is permitted to drive the vehicle while awaiting financing. Clarifies dealer's rights and customer's obligations during the time pending financing.

Form is approved by the Oklahoma Motor Vehicle Commission for use by new dealers and the Oklahoma Used Motor Vehicle and Parts Commission for use by used dealers.



DEAL JACKET FOLDERS

The Deal Jacket folder is designed specifically for storing the documentation associated with a motor vehicle sale transaction.

- Checklist helps ensure all documents are completed.
- Provides a quick and convenient overview of information about the customer and the vehicle being purchased.
- Detailed, two-sided format provides space for extensive information about the transaction.



MADE FOR OKLAHOMA
DEALERS



ACCURATE. COMPLIANT.
DEALER APPROVED.

SEVERAL KEY STRATEGIES INDEPENDENT CAR DEALERS CAN USE TO *Effectively Compete*



Independent dealers have powerful advantages when they focus on **personalization, efficiency, and community connection.**



NICHE INVENTORY FOCUS

Utilize data analytics to identify local demand and specialize in **high-demand used vehicles.**

Focus on **specific market niches** instead of maintaining a general inventory.



SUPERIOR CUSTOMER EXPERIENCE

Leverage independence to deliver a **faster, more personalized** buying process.

- ✓ Build strong local reputation
- ✓ Provide personalized service
- ✓ Use rapid follow-ups (video messaging)



LOWER OVERHEAD & SMART TECHNOLOGY

Take advantage of **lower operational costs** to offer more competitive pricing.

- ✓ Integrate Dealer Management Systems (DMS)
- ✓ Use CRM tools to automate follow-ups
- ✓ Track inventory efficiently



FLEXIBLE FINANCING OPTIONS

Partner with a **broad network** of lenders to serve more **credit types** that franchises may **overlook.**

- ✓ Expand financing opportunities
- ✓ Serve a wider customer base
- ✓ Close more deals



STRONG DIGITAL PRESENCE

Maintain a **user-friendly website** with **high-quality photos** to serve as a **digital showroom.**

- ✓ Build early trust
- ✓ Showcase inventory professionally
- ✓ Make information easy to find



LOCAL COMMUNITY FOCUS

Build a strong local reputation through high-touch, **personalized service** that avoids a "corporate" feel.

- ✓ Strengthen community relationships
- ✓ Deliver a personal experience
- ✓ Increase customer loyalty & sales



By focusing on **personalized service, flexible financing, and strong community connections**, independent dealers can **build trust, increase loyalty, and drive more sales.**

HIRE. TRAIN. REWARD. RETAIN.

SMART STRATEGIES FOR EMPLOYEE
RETENTION AT SMALL CAR LOTS



*Employee
Retention:*

*Smart Hiring
and Training
+
Recognition
and Rewards*

Hiring and retaining staff at small car lots requires offering competitive, transparent pay plans, fostering a positive, flexible culture, and implementing structured onboarding to combat high industry turnover. Key strategies include using behavioral assessments for hiring, providing mentorship, and using “stay interviews” to address issues before employees leave.



TARGETED JOB POSTS: Highlight your specific company culture and brand rather than just job duties.



BUILD A STRONG REPUTATION: Highlight your dealership as a great place to work by focusing on career development, recognition, and community involvement to attract top talent.



BEHAVIORAL ASSESSMENTS: Utilize tools to measure candidate fit, strengths, and weaknesses to reduce, as notes, costly bad hires.



LEVERAGE REFERRALS: Offer incentives for current employees to recommend candidates. Use platforms like Facebook and Instagram to showcase the team culture and post job openings, which can attract candidates who fit your specific brand culture.



COMMUNITY ENGAGEMENT: Connect with local schools or technical colleges for young talent.



CLEAR EXPECTATIONS: Define roles, goals, and performance metrics early to ensure alignment.



COMPETITIVE COMPENSATION & BENEFITS: Regularly benchmark pay against regional standards and offer benefits like health insurance and paid time off.



STRUCTURED ONBOARDING & MENTORSHIP: Pair new hires with experienced staff to improve integration and longevity. Implement a structured, multi-day onboarding process rather than just paperwork, which increases the likelihood of new hires staying long-term.



INTERNAL REFERRALS: Offer incentives for current employees to recommend quality candidates.



POSITIVE CULTURE & FLEXIBILITY: Offer flexible scheduling to improve work-life balance, reducing burnout.



“STAY INTERVIEWS”: Conduct regular conversations with current employees to understand why they stay and what improvements are needed.



ONGOING TRAINING: Invest in short, consistent training sessions to keep skills current and improve profit margins.



Small lots can compete with larger dealerships by offering a more personal, supportive work environment that **values employees well-being.**



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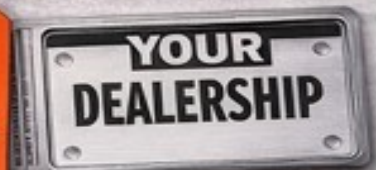


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Supporting Independent Auto Dealers Across Oklahoma



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!



Oklahoma Independent Automobile Dealers Association

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BUT IT PAYS TO BELONG!**

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Your Dealer Discount VIP Card is just one of the many benefits of OIADA Membership. Their value alone is over six times greater than the \$295 annual membership fee. Join OIADA today to get started saving on **all of these** discounts listed with your own Member-Exclusive Dealer Discount VIP Card with the following vendors.

	DAX Amarillo or Wichita Falls daxofamarillo.com daxofwichitafalls.com	\$150 Off One Buy Fee
	Mid Kansas Auto Auction 4716 S Santa Fe St, Wichita	\$100 Off First 5 Cars Buy Fee Online or in Person / 1st Hotel Stay when visiting on us.
	America's Auto Auction-Tulsa 8544 E Admiral Place 918-832-1050	\$200 Off Buy Fee or \$125 Off Sale Fee
	Route 66 Auto Auction 4399 E Highway 66, El Reno OK	One Buy Fee up to \$150 One Sell Fee up to \$150
	Dealers Auto Auction 1028 S Portland, OKC 405-947-2886	One Buy Fee up to \$150 One Sell Fee up to \$150
	Manheim-Tulsa-Dallas- or DFW Tulsa, Dallas, or DFW Auctions	\$200 off One Buy fee @ Tulsa, Dallas, or DFW Auctions
	EPICVIN www.epicvin.com One Month of Unlimited Vehicle History Reports Subscription FREE— \$249 value	
	71B Auto Auction-4635 N Thompson- Springdale, AR 479-756-5001	One Buy Fee up to \$100 One Sell Fee up to \$100
	EpiCar www.epicar.ai First Car Purchase on Platform with no Commission Fee	
	Z66 Auto Auction-66 N Mingo Tulsa, OK 918-794-0660	One Buy Fee up to \$75 One Sell Fee up to \$75
	ADESA Tulsa-1601 E Admiral Place Tulsa, OK	One Buy Fee up to \$50 One Sell Fee up to \$50
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