Oklahoma Independent Automobile Dealers Association

DEALERS' RESOURCE

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Spring 2023

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Complaint filed against Credit Acceptance Corporation accusing "setting up buyers to fail".

On January 4th, 2023, the Consumer Financial Protection Bureau (CFPB) and New York Attorney General (plaintiffs) filed a complaint in the South District court of New York against auto lender Credit Acceptance Corporation. Credit Acceptance Corporation being one of the largest subprime indirect auto financing companies in the United States. The complaint was for alleged misconduct in the origination and servicing of its auto retail installment contracts. The complaint alleged that Credit Acceptance costs in loan agreements violated New York usury limits and other consumer and investor protection laws. While the compliant asserts several untested legal theories, the unquestioned headliner is its allegation that Credit Acceptance impulse dealers to inflate the selling price of a financed vehicle, creating "hidden fi-

nance charges."

The lawsuit attempts to force Credit Acceptance to reimburse consumers and pay penalties.

CFPB states "Credit Acceptance obscured the true cost of its loans to car buyers, leading to severe financial distress for borrowers and subjecting them to aggressive debt collection tactics on loans its own systems predicted that borrowers can't afford to repay." "The CFPB and the New York Attorney General seek to halt Credit Acceptance's illegal practices and make consumers whole."

Credit Acceptance located in Southfield, Michigan is one of the United State's largest publicly traded auto lenders with a network of more



than twelve thousand affiliated used car dealers. The CFPB states that close to 1.9 million people took out used car loans with Credit Acceptance from late 2015 to Early 2021, with a number of the rates as high as 22%.

Credit Acceptance Corp. which made its mark offering auto loans to those who have bad credit and might not qualify for an auto loan otherwise, is accused by regulators of making predatory deals that set financially vulnerable buyers up to fail with exorbitant interest rates, expensive add on products that saddle the borrowers with debts that even the lender believers that borrowers cannot afford to repay in full. The complaint charged that dealers affiliated with Credit Acceptance deceptively hid the add-on products in loan paperwork or failed to disclose to borrowers that add-on products were included in the loan agreements.

The lawsuit alleges that Credit Acceptance Corp. pushed unaffordable loans onto tens of thousands of low-income consumers throughout New York without considering their ability to repay their loans in full.

Credit Acceptance Corp defended its practices in a short statement ... "Credit Acceptance operates with integrity and believes it has complied with applicable laws and regulations. We believe the complaint is without merit and intend to vigorously defend ourselves in this matter."





There have been recent changes to the Rules and Regulations Title 765 Oklahoma Used Motor Vehicle Dismantler, and Manufactured Housing Commission. You can download, view or print Title 765 at link below or on the UMVD&MHC website.

https://oklahoma.gov/content/dam/ok/en/oumvdmhc/documents/about/Title-765-UMVPC-Rules-and-Regulations.pdf

Some changes you will find include:

765:1-1-2 Name change in the commission

765:4-1-4 **Criminal Record Report** Every applicant for a license to be issued by the Commission shall be required to submit a current report from the Oklahoma State Bureau of Investigation (OSBI Report) which indicates whether the applicant has been charged or convicted of a felony. The report shall include information showing whether any of the charges or convictions were violent or sex offender felonies.

765:10-3-5 **Prohibited Acts** (f) A used motor vehicle dealer may not offer for sale or sell a used motor vehicle to the public which does not meet Oklahoma vehicle safety standards or does not have the appropriate federally mandated smog or emission equipment in working condition. A

vehicle without the federally mandated smog or emissions equipment may be sold at a dealer only auction with disclosure that the emission equipment is absent or inoperable.

765:11-1-2 **Definitions** Rebuilder means a used motor vehicle dealer who is engaged in the business of rebuilding repairable motor vehicles and who has paid the fee for and has been issued a rebuilder certificate as provided in 47 O.S. Section 591 et seq.

765:12-6-1 **Titles** Prior to the sale of any motor vehicle at salvage pool or salvage disposal sales, a salvage title or junked title shall be issued for any salvage or junked vehicle as defined in 47 O.S Section 1105.

765:15-1-5 that substantially related to the occupation of a used motor vehicle dealer and poses a reasonable threat to public safety.



765:16-3-6 **Advertising** An advertisement may not list only a down payment price in lieu of the full price of the vehicle.

765:20-3- Advertising A wholesale used motor vehicle dealer may not advertise in any medium which advertisement may have the effect of causing any person to believe the wholesale dealer's vehicle may be purchased by anyone other than a licensed used motor vehicle dealer.



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POST COVID USED CAR TRENDS

Over the last several years, if you own a car dealership, you better know how to **improvise**, **adapt**, and **overcome** or risk being left behind in the dust.

Since supply chains and microchip shortages started back around Covid in 2020, never has a car dealership had to adjust how they do business on the fly like they have had to learn how to today.

Due to a host of factors, both new and used lot inventory has dwindled in dealerships across the country, making things tough for both the customer and dealership when it comes to the choices of cars available to sell or purchase.

This is especially true when it comes to used cars and the choices many dealerships have had to make keeping high mileage cars for resale. Normally, a car dealership would send high mileage trades to auction for the independent dealers to squabble over. Not today!

Today, dealers don't want to miss out on that revenue stream especially when the price of used cars has gone up the way they have due to supply shortfalls. A dealership doesn't want an empty lot with limited choices for the customer either.

Of course, inventory supply does seem to be on the up and up but until things get back to normal, dealerships need to consider how best to prepare high mileage vehicles for resale. It's of the upmost importance, in today's automotive environment, to make sure you have a good detailing and reconditioning process that works to help you along.

ONSITE DEALER SOLUTIONS MAKES DEALERSHIP INVENTORY SHINE

Onsite Dealer Solutions (ODS) is a nationwide service company that specializes in the automotive make ready process. Partnered with car dealer-

ships across the United States, ODS brings our labor force to you, onsite, and offers a variety of custom dealer solutions and inventory management software that helps increase speed to market and effeciencies without sacrificing good quality craftsmanship.

Let's face it, it's not easy selling a car with hundreds of thousands of miles on it. Most buyers move past ads or website inventory images that show cars with high mileage but due to the lack of supply options and the prices of used cars today, more and more of these types of vehicles are being considered.

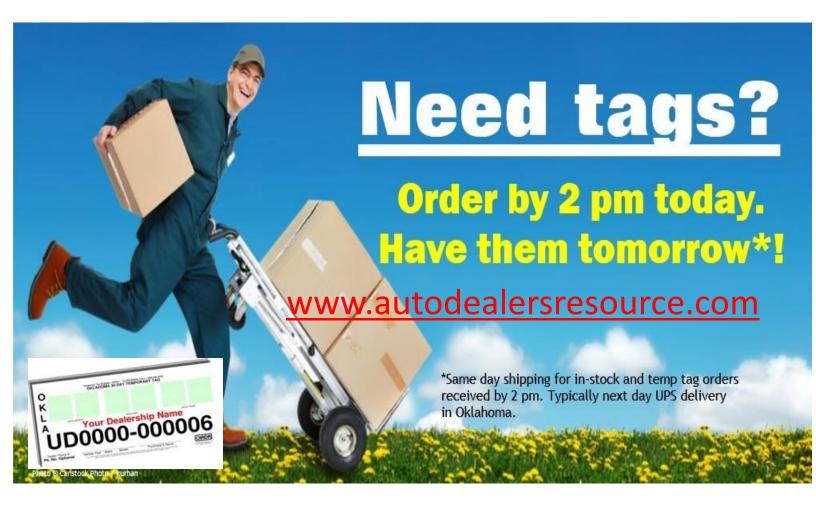
A couple of ways to make sure that you appeal to consumers who might be looking at a high mileage car is to make sure that you have spent the time necessary to clean, detail, and recondition as best as possible.

Things to consider during the reconditioning phase include upholstery cleaning, removing stains, eliminating odors, paintless dent removal, or buffing and polishing techniques like wet sanding and ceramic coating, all of which help restore the cars original appearance.

ODS RECONDITIONING SER-VICES AT A GLANCE

- Pre-Owned Detailing
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The Oklahoma Legislature is in session and OIADA is monitoring several bills on behalf of OIADA Members. Following is a list of some of the bills we are currently watching. We urge you to contact your representative. Legislative Bill Search: Oklegislature.gov/billinfo

>click on Legislation >Insert Bill # >click on Search

2023 Legislation



Senate

SB151 Creates motor vehicle inspection program.

SB282 Allows retired Oklahoma state employee to return to work for the state in 6 months rather than the current 1 year.

SB323 Requires Service Oklahoma to notify owners of open recalls on vehicles. Prevents registration until car is repaired.

SB427 Additional grounds for transfer of title authorized by the court for towing service.

SB445 Allows law enforcement to stop "unsafe vehicle: and issue notice of repair and fine.

SB524 On lien foreclosure additional notice of sale must be posted on web site designated by the DPS.

SB541 Gap protection charges.

SB566 Allows lien claimant to charge up to \$50.00 rather that \$20.00 for processing.

SB576 Allows foreign export title to be issued without excise tax.

SB593 Motor vehicle can't deny payment to dealer for charge back because buyers did not register the vehicle.

SB622 Makes Service Oklahoma a separate agency.

SB624 Changes odometer requirement from 10 to 20 years.

SB643 Changes name of Motor Vehicle commission to the New Motor Vehicle Commission and lets them sell RVs on Sunday.

SB690 Same as 427

SB729 Allows dealers to deliver a vehicle off site or sell to the customer at their home or place of business.

SB753 Copart Bill- allows e-signature for transfer of title when paying off a total loss.

SB793 Removes 3% increase limit- Dept of Consumer Credit

SB794 Unsupervised loans- add federal rate to max loan.

SB836 Service Oklahoma will deliver a paper title or e-title when there is no lien.

SB841 Wrecker rates would apply to repair facilities.

SB888 On consumer loans, allow debtor to pay in cash.

SB983 Restores the 1 ¼ sales tax exemption.

SB984 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 vehicle and the actual sales price of the vehicle being purchased.

SB1064 Eliminates out of state vin inspections for vehicles and would allow VIN inspection be done by employees of salvage pools, salvage disposal sales, auctions, dealers, or licensed automotive dismantler and parts recyclers shall be \$1 and shall not be retained but remitted to the Service Oklahoma Reimbursement Fund pursuant to Section 3-106 of this title.



House

HB1073 deals with titles surrender or vehicles that sustained a 60% or greater loss.

HB1389 Excise tax is to be determined after the trade in – provides for a study of the impact of the motor vehicle excise tax change over the 3 years before 11/1/25

HB1390 Makes temporary tags valid for 60 days rather than 30.

HB1802 When there is no security interest, lien, or other encumbrance on the vehicle, delivery of a certificate of title on a paper document or in an electronic format shall be made to the record owner.

HB1838 Odometer Bill -

HB1839 Makes Service Oklahoma a separate agency.

HB1927 Deals with T-42 requires that before a resubmission, Notice of Sale is to be mailed, the personal property must have been possessed by the possessory lien claimant for at least 21 days.

HB2011 Allows for biennial registration of motor vehicles.

HB2099 Provides for rebate up to \$1,000.00 on electric bicycles.

HB2133 Defines autocycle, changes the definition of moped, modifies the definition of motorcycle.

HB2230 Deals with scrap metal dealers- provides delay of payment for catalytic converters for a minimum of 15 days. Requires that payment be made in the form of a check or money order and a copy of the identification of the seller shall be retained by the licensed scrap metal dealer for a period of two years.

HB2243 Odometer Bill that complies with federal language.

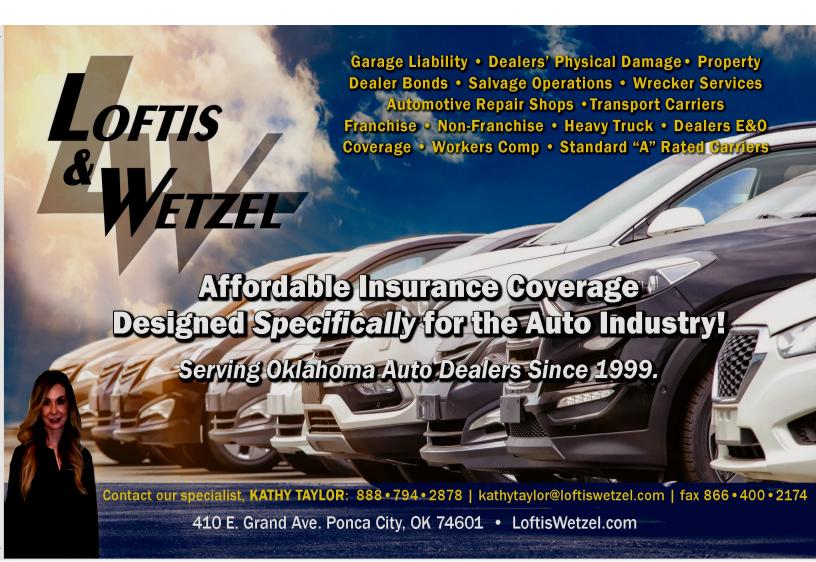
HB2338 Same as Senate Bill for foreign export excise tax exemption

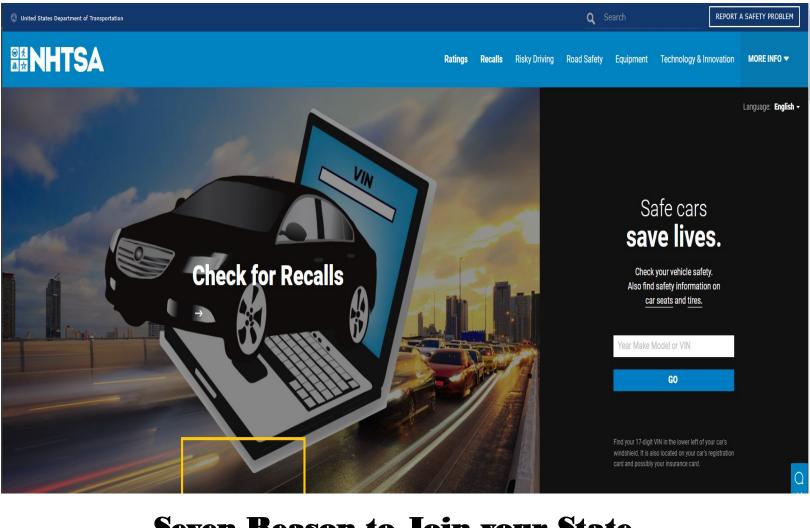
HB2602 Provides that a flat bed addition to a truck is exempt from excise tax.





INSURANCE





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by Used Car News

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- 3) Networking

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Seven Reasons to Join Your State's Independent Automobile

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Not Personal Information

By Andrea Amico—founder & CEO of Privacy4Cars

In the aftermath of the FTC's recently expanded Safeguards Rule to more clearly encompass protection of consumers' electronic Personal Information. dealerships and legal counsel are probably very busy staying on top of a host of new requirements. From having a qualified individual in charge of managing the security program at the dealership and to translating "having administrative, technical, and physical safeguards in place" into pragmatic solutions and processes that produce both robust results and detailed compliance records.

on "clean desk" policies and securing physical files, especially among the sales, service and F&I staff, but also expanding similar protections and restrictions to data in dealerships' CRM, DMS, and even the loaner management systems. Last year the California AG indicated that the subject of one of their first CCPA investigations was and automotive business that collected Personal Information from participants in their loaner and extended test drive program. Not to mention the work needed to train and retrain staff on priva-

cy and security measures to make sure those policies "live and breathe" every day at your dealerships and are appropriately logged to provide evidence of compliance.

In this flurry of activity, it is likely that the largest unencrypted and easy to access repository of your customers' data is probably being overlooked: The Personal Information being left behind in vehicles that change hands. If you ever sat in a trade-in, lease return, or loaner you know what we are talking about: the home addresses, previous routes, text messages, Your legal team is probably working identifiers, and a lot more may be at anybody's fingertips. Your largest database of customer PI is on the lot... and is for sale!



This treasure trove of consumer data is a large, looming risk for your internal or external dealer clients for four reasons:

- ⇒ Personal Information is left behind in vehicles frequently and is easy to discover;
- ⇒ This issue is increasingly in the sight of regulators and plaintiff attorneys;
- ⇒ With rapidly advancing technology, the problem of data left in cars is evolving from a privacy and data security issue to a safety issue, further raising the bar on financial and reputation exposure for dealerships; and
- ⇒ Consumers are increasingly aware and there is a massive divide in outcomes in customer satisfaction, willingness, to buy, and desire to purchase additional services depending whether a dealership actively demonstrates care for consumers' privacy or not.

In this article we will discuss the first two points.

Personal Information is left behind in vehicles frequently and is easy to discover

At Privacy4Cars we perform on a regular basis audits at wholesale, retail, and rental lots to check how often PI is left



behind in vehicles after they exchange hands. We found out that in 2021 more that 4 out of 5 vehicles in the US were resold while still containing the Personal Information of the previous owners and family members (which may include minors). This constitutes a wide spread breach affecting tens of millions of dealerships customers every year.

In our experience, it can often be easy to re-identify the previous owners and passengers and build detailed personal profiles simply by taking a few photos or video during a test drive, like the following example. Extracting further information that is not "obviously visible" or exploiting consumers with scams and social engineering based on knowledge of data in cars is also much easier that most, even in the industry, believe.

I know firsthand, having taught my then 8 year old daughter how to hack a car with just a cheap burner phone so she could still read text messages in the car. We have also demonstrated in separate security disclosures to the Automotive Information Security and Analysis Center (Auto-ISAC) other exploits, either developed independently in our R&D or by collaborating with university researchers, including recently a technique that expands what we were able to do with "CarsBlues" in 2018 and seems to be working with 100% of vehicles in circulation equipped with Bluetooth.

One does not need to be an expert to find the Personal Information of previous owners and occupants either; when we sent mystery shoppers to 72 different, large, reputable franchise dealerships, they reported that they found Personal Information of consumers at 88% of those dealerships, just by simply test driving one or two cars of their choice. Dealers should evaluate likely scenarios, such as: what would happen if a customer who bought a used car drove to the home of another customer who traded in their vehicle and started an altercation (we hear of this happening a few times already). Or what would happen if, every day, a plaintiff attorney test drove a couple of cars in the morning, called the old owner, and filed a suit against the dealership and dealer principle by the afternoon?



This issue is increasingly in the sight of regulators and plaintiff attorneys

We already mentioned the recent FTC increased focus on safequarding electronic information. While US Congress seems to be unable to pass national Privacy Laws, a growing number of states are filling the gap. Today, only a dozen states do not have a privacy law being debated or passed.

Privacy laws are not the only laws that matter; there are over 200 state laws that regulate in one way or another the data collected, stored, and shared by vehicles. Among those, it is worth mentioning that most states have Data Security Acts and Data Disposal Acts. Those laws by and large mandate businesses to have "reasonable security" and that they cannot retain or disclose personal records unless there is a "reasonable business purpose." As dealers evaluate the risk exposure of their own dealership or clients, it is probably worth asking: how would you explain in front of a judge and jury that leaving somebody's home address and garage door codes stored in a vehicle for sale "reasonable security?"

What "business purpose" could you advocate for keeping this information easy to access for anybody with the keys, including staff and potential customers? It is worth noting that the National Institute canny. for Standards and Technologies' (NIST)

Special Publication 800-88; Guidelines for Media Sanitization clearly states that clearing data from media storing Personal Information (such as a vehicle's information fainment system) is the minimum standard (NIST guidelines are often referenced in court cases to define "reasonableness").

This is no longer a case of hypotheticals. Class actions brought by consumers highlight this growing risk of businesses leaving behind previous consumers' Personal Information in vehicles instead of deleting it before sale. Morgan Stanley recently settled a class action lawsuit for \$60 million—and had already been fined \$60 million by NY state authorities — for leaving their customers' Personal Information in electronic devices for sale. It's not just the 8-figure settlement: plaintiff attorneys Morgan & Morgan and Nussbaum's successful settlement made Morgan Stanley responsible for covering plaintiff costs related to the data breach (up to \$10,000 per class member), cover 2 years of Identity Theft monitoring and remedy, but also caused the bank to have to significantly step up their oversight and controls over Personal Information, especially around device disposal and unencrypted data. We believe the parallels with the issue of Personal Information left in vehicles are uncanny.

SIXT and Hertz settled for hundreds of thousands with single plaintiffs over accusation of not properly disclosing the collection and exposure of navigation and phone data in their rentals. A similar settlement could be crippling —or a death blow —if the defendant was a dealership. Just last December in a similar case, a San Diego judge dismissed Avis Budget's motion to demur and greenlit what is likely to be a painful and expensive discovery process. Importantly, the judge noted that Avis Budget was unsuccessful in disproving either of the three key points of the case:

- (a) that vehicles collect Personal Information (including sensitive and potentially damaging data such as GPS and phone records),
- (b) that the data collection and likely exposure to future renters was deceptive because not properly disclosed to consumers, and
- (c)that given no "reasonable consumer" would have paid the same amount had they known of the data collection and risks, this is a case of unfair competition.



Dealer counsels should not be surprised to hear that many of America's auto finance companies, from OEM captives and national banks to regional subprime lenders and credit unions have expanded their policies on the removal of personal property to now include the deletion of the electronic Personal Information left by their customers every time the name of their institution is on the title and before putting the vehicle back into the stream of commerce.

We recommend that dealers take an overarching look at the needs to safe-guard consumer Personal Information, including the data stored in the vehicles on their lots.

A version of this article first appeared on the February 2022 issue of The Defender, The National Association of Dealer Counsel Newsletter.

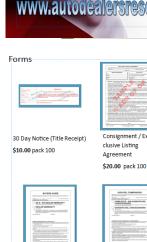
Andrea Amico is the founder and CEO of Privacy4Cars. Andrea can be reached at Andera@privacy4cars.com and you can find more information at https://privacy4cars.com





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Federal Trade Commission (FTC) extends Deadline to June 9th, 2023

The Federal Trade Commission (FTC) extended the compliance deadline for the Safeguards Rule to June 9th,2023—in response to reports of personnel shortages and supply chain issues. If you have already been working on implementing the revised Safeguards Rule at your dealership by the original date of December 9th, you are ahead of the game. Great Work! For those of you who have not, here is your fair warning that June 9th is just around the corner. If you have not started yet, do not let



this extension keep you from getting started, as there are numerous requirements to meet. If you are not already aware, you can meet the FTC Training Requirements through the Dealer Education Portal. This education portal will now stay up and active through and past the new extended deadline.

Enter Dealer Education Portal Here

WHAT PROVISIONS ARE INCLUDED IN THE SIX-MONTH EXTENSION?

Consult the <u>Federal Register Notice</u> for details, but the extension applies to provisions in the revised Rule that require dealerships to:

- designate a qualified person 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

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Volume purchase discounts available for members



All users earn a certificate upon completion

If you have completed the Safeguards Course, this is for you!



Dealer Education Portal Offers 30-Day Free **Trial of Priva**cy4Cars Platform Following **Safeguards Course Comple**tion

By: TIADA Compliance

On: 01/17/2023 11:24:22

In: Federal / National Posts

Comments: 0

Data privacy among consumers has become a major regulatory issue across the country, with the Federal Trade Commission's updated Safeguards Rule taking effect this year. Dealers have until June 9, 2023, to meet certain requirements to stay compliant with this rule or risk serious financial penalties.

"We are excited to partner with Privacy4Cars to bring ly," said Andrea Amico, Privaproper awareness, and valuable tools, to our network," said Earl Cooke, Director of Compliance and Business Development at the Texas Independent Automobile Dealers Association. "The platform offers a unique solution for that complete their Safeautomobile dealers to delete consumer data from the vehicles they acquire and sell."

deletion solution to clear con- lete consumer Personal Inforsumer Personal Information mation while keeping a de-(home address, garage codes, tailed text messages, and other da- dealerships will find themta) is regarded in the whole- selves prepared for the Safesale and retail automotive guards Rule when it goes into channels as the most simple, effect this spring." efficient, effective, and auditable solution to meet increasing regulatory requirements please visit: https:// and protect consumers.

tion emerging seemingly daicy4Cars Founder and CEO. "Keeping up with all of the regulatory changes might feel overwhelming for dealerships, which is why we're proud to partner with the Dealer Education Portal to offer those guards Course with 30-days free use of the Privacy4Cars platform. By properly educating themselves about these new regulations, and imple-Privacy4Cars' proprietary data menting the use tools to decompliance

data collected by - and stored in - vehicles, with new legisla-

privacy4cars.com/

"There are hundreds of state and federal laws that regulate



For more information about the Dealer Education Portal's Safeguards
Course, please visit the **Dealer Education Portal**.

ABOUT THE DEALER EDUCATION PORTAL

The <u>Dealer Education Portal</u> offers training for automobile dealers in the United States. Their Safeguards Course is endorsed by the National Independent Automobile Dealers Association and several state independent automobile associations. The Dealer Education Portal offers the Safeguards Course for what the FTC calls the "qualified individual," as well as versions of the course for all other employees.

ABOUT PRIVACY4CARS

Privacy4Cars is the first and only technology company focused on identifying and resolving data privacy issues across the automotive ecosystem. Our mission, Driving Privacy, means offering a suite of services to expand protections for individuals and companies alike, by focusing on privacy, safety, security, and compliance. Privacy4Cars' patented solution helps users quickly and confidently clear vehicle users' personal information (phone numbers, call logs, location history, garage door codes, and more) while building compliance records. For more information, please visit: https://privacy4cars.com/

Only \$75 for the Qualified Individual Only \$49 Each for All Other Employees



Sample policies and agreements are included at no additional charge



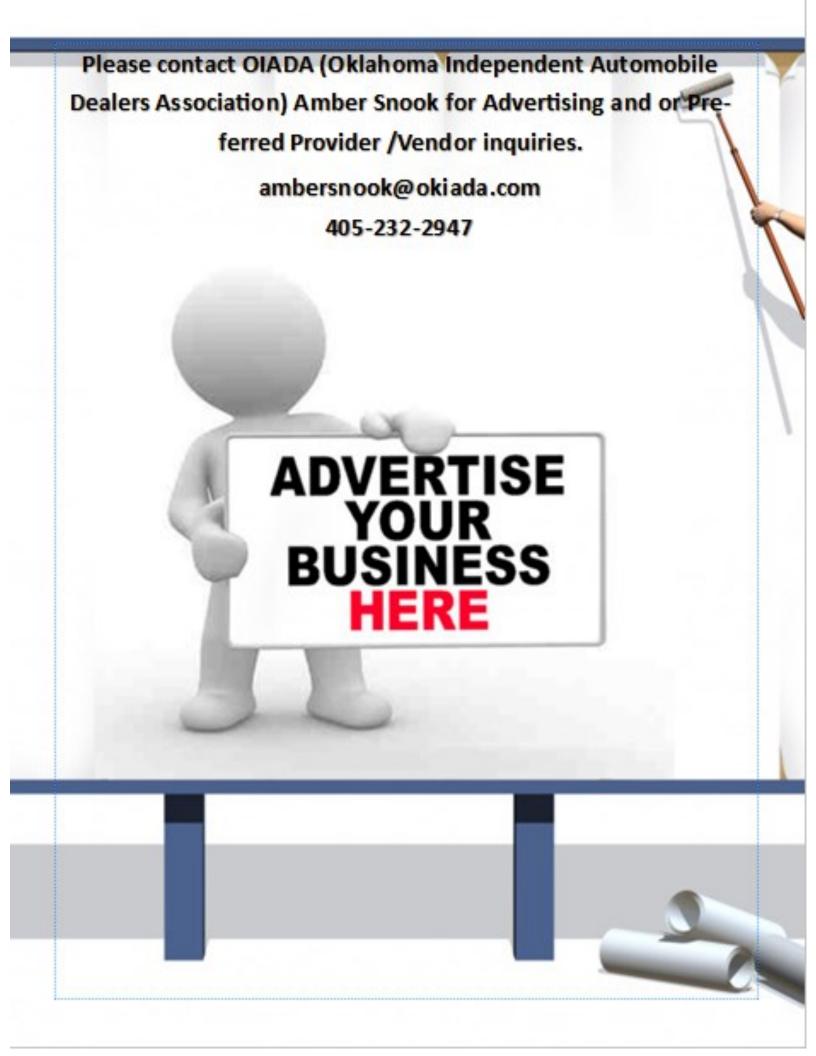
The course is flexible and on-demand to fit your busy schedule



Volume purchase discounts available for members



All users earn a certificate upon completion





Newly License Dealers
Jan, Feb, March 2023

BACON'S AUTO SALES	SAPULPA, OK				
BIG 12 AUTO SALES-TULSA	TULSA,OK				
CIO MOTORS, LLC	OKLAHOMA CITY, OK				
D&M AUTO SALES	NICOMA PARK, OK				
EAGLE MOTORS	COMMERCE,OK				
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POST OAK TOYOTA	MIDWEST CITY,OK				
SKY AUTO SALES, LLC	OKLAHOMA CITY,OK				
SUNSHINE AUTO SALES	INOLA, OK				
TANNER MOTORS	OKEMAH, OK				
ALDANA'S AUTO SALES	OKLAHOMA CITY,OK				
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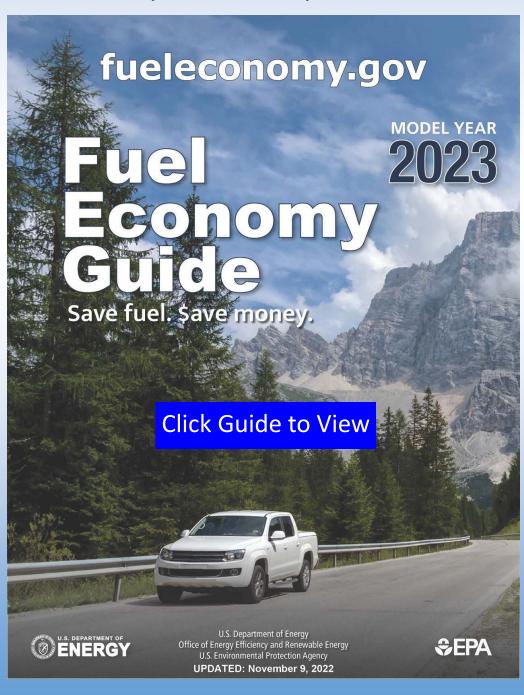
MNM AUTO SALES

NEXT CHAPTER VANS RAMONA,OK **OKIE AUTO SALES** TULSA,OK **ROCKING F5 AUTO SALES** ADA,OK **ROOKS MOTOR CO VALLIANT ROYAL MOTORS** OKC,OK **SMART BUY AUTO S** OKC,OK **SOUTH MAIN AUTO SALES** STILLWATER, OK **SOUTHWEST GMC** LAWTION,OK **SOUTHWEST HONDA** LAWTON,OK TB USED AUTOS OKC,OK BARRY SANDERS SPORTS/IM OKC,OK **CLASSY AUTOS** CLAYTON,OK **DAVID STANLEY MITSUB** OKC,OK JUAN ALTAMIRANO USED C OKC,OK LEGACY AUTO REMARKET WOODWARD,OK **RHODES TRUCK SALES** CADDO,OK SOUTHERN OK AUTO SALE ARDMORE,OK SUPERIOR MOTOR DEALS EL RENO, OK

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.

Click Guide to download your Fuel Economy Guide.

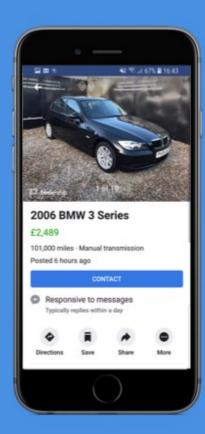


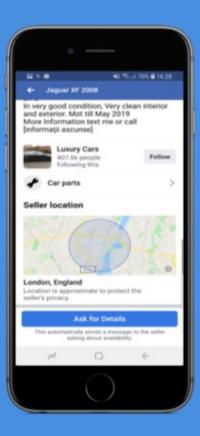
vertisin

Advertising Violations continue to invite audit and investigations for Oklahoma Car Dealers and fines are being assessed. The commission has warned Oklahoma dealers and the rules are clear. A copy of them. Let's be honest, you or I can scroll through the advertising rules can be found on the Used Motor Vehicle, Dismantler, & Manufactured Housing Commission website https://oklahoma.gov/ oumvdmhc.html under Rules and Regulations. Advertising continues to be an issue as more and

more dealers move online testing the waters with little to no experience in education of the rules or allowing salespeople or employees to advertise for Facebook or Marketplace at any given time and find violations, I will remind you once again...lets be careful with our words.





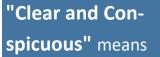


"Advertisement" means an oral, written, graphic or pictorial statement made in the course of soliciting business, including, without limitation, a statement or repre-

sentation contained in a newspaper, magazine, publication, notice, sign, poster, display, circular, pamphlet, letter, or on the Internet, radio, television, or any other type of media.

"Bait advertisement" means an alluring but insincere offer to sell a product of which the primary purpose is to obtain leads to persons interested in buying merchandise of the type advertised and to switch consumers from buy-

ing the advertised product in order to sell some other product at a higher price or on a basis more advantageous to the advertiser.



that the statement, representation, or disclosure is of such size, color, contrast, and audibility and is presented so as to be readily noticed and understood. All language and terms, including abbreviations, shall be used in accordance with their common or ordinary usage and meaning.

Licensee" means any person required to obtain a license from the Oklahoma Used Motor Vehicle, Dismantler, and MH commission.

"Dealer-added

fee" means an amount charged by the dealer to the customer in connection with the sale or lease of a new or used motor vehicle including, but not limited to, processing fee, documentary fee, service and handling fee, administrative fee, closing fee, or ADP (additional dealer profit) fee. "Dealeradded fee" does not mean legally required charges such as a lien entry filing fee. It is prohibited to state or imply that a dealer-added fee is required by law or by any government agency.

"Dealership addendum" means a form which is to be displayed on a window of a new motor or used vehicle when the dealer installs special features, equipment, parts or accessories, or charges for services required to prepare a vehicle for delivery to a buyer. The addendum is to disclose:

- (A) That it is supplemental and it should not be deceptively similar in appearance to the manufacturer's label, which is required to be affixed by every manufacturer to the windshield or side window of each new and used motor vehicle under the Automobile Information Disclosure Act;
- (B) Any added feature, service, equipment, part, or accessory charged and added by the dealership and the retail price thereof;
- (C) Any additional charge to the selling price such as additional dealership markup; and,
- (D) The total dealer selling price

"Rebate" or "Cash

back" means a sum of money refunded to a purchaser or for the benefit of the purchaser. The purchaser may choose to reduce the amount of the purchase price by the sum of money or the purchaser may opt for the money to be returned to the purchaser for his or her benefit.

"Disclosure" means required information that is clear, conspicuous, and accurate. In print and internet advertisements, disclosures shall be located either adjacent to the price or in an area clearly marked with reference symbols. In audio advertisements, disclosures shall be clear and understandable in pace and volume and shall be located at the end of the advertisement. In a television or video advertisement, the disclosure must appear continuously on the screen for a minimum of ten seconds.

"Demonstrator" means those vehicles that are of the current or previous model year which have not been sold, titled or registered to any type of purchaser and are used by dealership personnel for demonstration purposes. Service vehicles, courtesy cars, daily rentals, loaners, factory program cars, driver education and factory executive cars shall not be described as "demonstrator" vehicles. Demonstrators may be advertised for sale, as such, only by a franchised dealer of the same line-make of vehicle.

"Program

that is purchased at a manufacturer's closed auction or sold by or directly from the manufacturer or distributor which is a current or previous year model, that has been previously tagged and/or titled, and returned to the manufacturer for disposal.

"Factory executive/official vehicle" means a new motor vehicle with an original Manufacturer's Statement of Origin, or used motor vehicle with a Certificate of Title that has been used exclusively by an executive or official of the dealer's franchising manufacturer, distributor, or their subsidiaries. The advertiser shall state clearly whether the vehicle is a new or used vehicle.



9am-1pm "Kircher" Registrati Presented by S

Change for Kigkip' Childhood Hunger! Registration begins at 8am and

the show will begin at 9am. Judging will be complete by Noon and

trophies will be sweeted immediately following. All Years, Makes, & Model at Spread the word and bring April 22 Ready to Serve Car and Motorcycle Show 9 am the family for the fun!

Phone: 623 734 0632

Email: StitlestorCarapid CoffeeStitusboo.com# B: https:// /www.facebook.com/Carapid CoffeeStitlwater

April 8 Mulskog ee Coultad gt ja 14th Annual Car & Truck Show

111 South 7th Street, Muskogee, OK 8am-3pm Registration: 8am-12pm; Entry Fee: \$20; Awards:

Mail: Crystador's, 111 S. 7th St., Muskogee, OK 74403 Awards include: Top 25, Best of Show Car, Best of Show Truck,

Best Engine, Best Interior, Long Distance Award, Best Home Built Hod Rod, Kids Class, & Original Clas-

Door Prizes, 50/50 Pot, Goodie Bags, Food, Music Email: rbralley 16 auddenlink.net Web site: http:// www.muskoo.eecnutzaders.com/Phone: 918-682-3495 or 918-441-2840

April 11 Tulsa Tuesday Cruise

Night McAlester's, 91-, and Memorial, Tulsa, OKEvery Tuesday/March 14 - Oct4p m-SunsetTuls a's longe at running auto cruis e night. https://www.fsc.ebook.com/ proups/tulas cruise

April 18 Tulsa Tuesday Cruise Night McAlester's, 914 and Memorial, Tuisa, OK Every Tu ead sy/March 15 - Oct. Acres Statement

Tulsa's longest running auto cruise night. https://www.facebook.com/proups/tulescruise.

April 21-2249th Annual Tuls a Swap Meet Creek County Fairg rounds, Kellyville, Oklahoma We have over 900 automotive related vendor spaces, Motorcycle Swap Meet, Car Cornal & RV Spaces. There will be so mething for everyone! Email: Info@thetula.saw.som.eet.co.mWeb.site: https:// thetula saw somes Loom/Phone: 918 747 9210

April 22 Classic Car Show 601 East State Hwy 152, Mustang, OK (Empowered Church and Mustang OK Lions Club) Registration: 8am-11am Entry Fee: \$25 Awards: 2pm Top 10 and specialty trophies:

Live DJ Music, Door Prizes, Mystery Raffle, 50/50 Pot, Craft Fair, \$5 IHO P Breakfast, Empower Church Lunch 405 875 1582

22 March 45 3500 MW Expressivery, OKC, OK

-Spimi Edmond North High School; 215 West Danforth, Edmond, OK 73003

Registration: 8am-10am; Entry Fee: \$25

\$20 Pre-Registration

Mailing: ECP AAA, PO Bo x 395, Ed mond, OK 73083 The car show will benefit the Edmond Police Department and our community relations. The 50'50 Raffle proceeds will go to our Officer Memorial Fund. 90 Trophies, including 1 Best-In-Show car and 1 Bestin-Show Bike.

Website will be updated with registration information within the next few weeks.

Email: adapped.cog@cogat.cog@coots- http:// hone: 1 405 513 2394 Mindred Artist

April 22 Street Kings Car Show and Swap Meet 9am-? 215 Fairg rounds Road, Guthrie, OK

Logan County Fairgrounds Free Automotive Swap Meet Food Trucks, Snow Cone Shack Website: http://www.streetkingsokla index.htmlPhone: 405-795-939

April 25 Tulsa Tuesday Cruise Night McAlester's, 914 and Memorial, Tulsa, OK. Every Tulesd sy/March 14 - Oct 4om-Sunset:

Tulsa's longest running auto cruise night. https://www.facebook.com/group s/tulsacruise

April 29 Cars & Coffee Stillwater 8: 30am-11am Kicker Facility, 3100 N Hu aband St, Stillwater, OK Come join the team and community at Kicker for a good old fashioned car meet. All cars, bikes, and trucks are welcome to join us at this local monthly gathering of car enthusiasts. It is completely free to exhibit or attend. Expect to see some members of the KICKER audio team and the Stillwater Car Club at the meet. Free Raffiel Tell your friends about it and help to spread the word by sharing the event! Bring your felometra 🖽

Website: https://www.fscebook.com/ Cars and Coff e eStill water

April 29 Perry Springfest Car Show Downtown Square, Perry, OK 8am-3pm Registration: 8am-11 am; Entry Fee: \$25; Award s: 2pm Mail: P C of C, PO Bx 425, Perry, OK 73077 22 Classes for entryl

food trucks.

a, Kid's Activities

u at our upcoming car, truck, and

h Annual Red Fem Festival Car Show Tahlequah Wal-Mart Parking Lot, Tahlequah, OK Registration: 8am-Noon entry Fee: \$20 Awards: 3pm Trophies will be given out at 3:00. As always, the pro-

will go towards our annual Toy run held in December

provide to ya for disad vantaged children in Cherokee Countyl

Bring the family to Tahleguah, and enjoy the Red Fern. Freati val.

a fun, old-fashioned fun event featuring hound dog field trials,

1930s era children's games, a car show and more.

the last weekend of April, the Red Fem Festival was inspired by the renowned novel. "Where the Red Fem Grows" by

native author

Williams Bleeds Phone: 918-931-1699

April 29 Route 65 Cruisers Car and Motorcycle Show 8am-3pm

20900 South 4200 Road, Claremore, OK Registration: 8sm-11 sm; Entry Fee: \$20; Awards: 3pm.

Door Prize drawings though out the day Top 25 Plaques plus - Best Ford, Best GM, Best Mopar, Longest Distance

Casino Picks the Best of Show Trophy

Email: Route SC ruis era DK Querait.comW ebaite: http:// route 55 cruis erap k.org/Phone: Tyg art 918 519 5478 or Terry 918 906 3639

April 29 Pioneer Days Car Show 82m-2pm Okemah Main Street, Okemah, OK Parking between 5s and 7s street, check in at 519 W Bro adway Registration: 8am-11am Entry Fee: \$25 Awards: 1pm

Food Trucks, Vendors, Dash Plaques Cars. Trucks and Motorcycles welcome. Sponsored by Okemah Chamber of Commerce April 29 Pioneer Days Car Show 82m-2pm Okemah Main Street, Okemah, OK. Parking between 5+ and 7+ street, check in at 519 W

Bro adway

Registration: 8am-11am Entry Fee: \$25 Awards: 1pm Food Trucks, Vendors, Dash Plaques Cars, Trucks and Motorcycles welcome. Sponsored by Okemah Chamber of Commerce https://okemahok.com/city-services/parks-recreation/ pioneer-day a Phone: 918 290 9483 o r 918 978 9406 or 918 716 0008

MAY 2023

May 2 Tulsa Tulead by Cruise Night McAlester's, 91s and Memorial, Tulsa, OK Every Tulead sylMarch 14 – Oct 4pm-Suns et

Tulsa's longest running auto cruise night. https://www.facebook.com/group.a/tulsacruise

May 5, 6, 7 56th Annual Steam and Gas Engine Featival.

Steam Park Grounds, 409 Seck Drive, Pawnee, OK Friday, Saturday & Sunday

Gates Open: 8am Entry Fee: \$10 - 12 & under Free. We have approximately 10,000 in attendance over the 3 days.

We limit retail to only one and limit same kind items www.fac so not

every application is accepted.

Vendors will be located inside and outside to the west of the (toy/car)

building on the Steam Engine Ground's. Set up is Thursday, May 4 from

10 AM to 8 PM teardown must be complete by 3PM on Sunday. You

must be setup and ready to sell by SAM Friday May 5th.

Email: info@oklahomathreshers.org Phone: 918-304-2474

May 6 Rose Rock City of Noble Classic Car Show 4th & Cherry Street, Noble, OK

Registration: 8am-12noon; Entry Fee: \$25; Awards:

50/50 Pot, Door Prizes, 58all Judging 12pm-1:30pm 30 classes 1st & 2nd each class for entry plus Best of Show

Email: rtan22873269 sol.com

Websit e: https://www.canadian.river.crui.aera.com Phone: Billy 405 540 7889, Ray 405 343 5934

May 5 TFCU Miracle Car Show 9am-2pm 4140 West I-40 Service Road, OKC, OK Registration: 8am-11am Entry Fee: \$30 Awards: 2pm

Event shirt with registration

18 classes for entry.

All proceeds benefits Children's Hospitals of OK Prizes, Food, Music, 50/50 Pot

Mail: Starla Shatawall, PO Bx 45750, Tinker AF B, OK 73145

Phone: 405 319 2218

Email: shatswells@tinkerfou.org https:// tinkerfou.org/

PDFs/2023 Car Show Registration.odf

May 9 Tulsa Tulead by Cruise Night McAlester's, 9% and Memorial, Tulsa, OK Every Tulead syM arch 14 – Oct 4om-Suns et

Tulsa's longest running auto crui se night. https://www.fscsbook.com/croup a/tulsacru

May 11, 12, 13 Chickash a Spring Auto Swap Meet 712 East Cho claw Avenue, Chickasha, OK Largest and Longest Running Auto Swap Meet in Obtobase

Find anything and everything AUTO related!!!!
We are a Rain or Shine Event Along with hundreds
of vendors.

Spaces 10 x 30 (outside) \$50 each

"parts - classi cs - antiques - street rods - musicle cars:

special interests - accessories - auto literature memorabilis;

signs - modern cars - trucks and much, much more!!!

Wednesday - WEEK OF SWAP MEET, 1pm-6pm Thursday - WEEK OF SWAP MEET, 7:30am-6pm Friday - WEEK OF SWAP MEET, 7:30am-600pm Saturday - WEEK OF SWAP MEET 7:30am-4pm 405-224-OKLA(Text) or 405-224-4700

May 13 Outlaw Cruisers Founders Day Car Show HS Aren a Dome, Hwy 82, Locust Grove, OK Sam-Jom

Registration: 8am-Noon; Entry Fee: \$15; Award s: 3om

80 Awards in 7 Classes and specialty awards Prizes, 50/50 Pot, Swap Meet, Live Music, Food Website: https://www.outlawcruisers.com/Phone: Wayne 918 906 6630 or Jerry 918 638 7484

May 13 Handlebars and Hot Rod's Car and Bike Show

Downtown, Bixby, O K 9am-3pm

Registration: 9am-12pm Entry Fee: \$20; Awards: 2:30pm

Kids Zone, Vendors, Live Music, Raffles Phone: (918) #95-#871

Email: info@can consuck a com# B: https:// www.facebook.com/handleb.ar.aandhot.roda

May 16 Tulsia Tuesday Cruise Night McAlester's, 91u and Memorial, Tulsia, OK Every Tulead sylMarch 14 – Oct 4om-Sunsiet

Tulsa's longest running auto crui se night. https://www.fscebook.com/group.s/tulsa.cruise.

May 20 Çeşişçe Angela Car and Truck Show Sam-4pm

Hatbo x Event Center, 4601 Arline Ave., Muskog ee,

Registration: 8am-12n; Entry Fee: \$20; Awards: 4em

Trophies for top 3 of each class plus special awards

Door Prizes, Show Shirts, Disc Jockey, 50'50 Pot Inside car show, independent judges Proceeds Benefit Charities

Phone: 918 616 5133; 918 348 5558

May 20 Vest Fest Car & Bike Show Main Street, Downtown, Garber, OK 12n-5pm Registration: 11 am Entry Fee: FREE; Award s: 4pm Car & Bike Show plus Poker Run

Cash Prizes, Vendors, Games, Raffles, 50/50 Pot, Music

Online Registration website:

Website: https://

form.iotform.com/223354235087150Email: calegora; better:@c.mail.com/Phone: 580 554 5011 or 580 917 39 79

May 23 Tulis a Tuesday Cruise Night McAlester's, 91₂ and Memorial, Tuliss, OK Every Tuesd sylMarch 14 – Oct 4pm-Suns et

Tulsa's longest running auto cruise night. https://www.fscebook.com/group s/tulsacruise

May 27 Cars & Coffee Stillwater 8: 30 am-11 am Kicker Facility, 3100 N Hu aband St, Shillwater, OK Come join the team and community at Kicker for a good old fashioned car meet. All cars, bikes, and trucks are welcome to join us at this local monthly gathering of car enthusi asts. It is completely free to exhibit or attend. Expect to see some members of the MCCKER audio team and the Stillwater Car Club at the meet. Free Raffl el Tell your friends about it and help to spread the word by sharing the event! Sring your friend all

Website: https://www.facebook.com/ Cars and Coff eeStill water

May 27 Norman Veteran Center Classic Car Show 1776 East Robinson, Norman, OK

Registration: 8am-11 am; Entry Fee: \$25; Award s: 3pm

100% of Entry Fee goes to the VETS

50'50 Pot, Door Prizes, 5 Ball Judging 11:30am-1:30pm

30 classes 1st & 2nd each class for entry plus Best of Show Veteran Center Pick, 2 PATS Pick

Email: rian223732@ sol.com

Websit e: http://www.canadianrivercruis.ora.com Phone: Tommy 590 656 5758, Ray 405 343 5934

May 30 Tulsa Tuesday Cruise Night McAlester's, 9% and Memori al, Tulsa, OK Every Tulesday/March 14 – Oct 4pm-Sunsiet

Tulsa's longest running auto cruise night. https://www.fscebook.com/group.s/tulsacruise

JUNE 2023

June 5 Tuls a Tuesday Cruise Night McAlester's, 9% and Memori al, Tulse, OK Every Tulead sylflanch 14 – Oct 4om-Sunset

Tulsa's longest running auto crui se night. https://www.facebook.com/group.s/tulsa.cruise

June 10 Hot Summer Days Car Show 8am-2pm 4701 West Reno, Oklahoma City, OK Registration: 8am-10am; Entry Fee: \$25 Mail: OMC, PO Box 244, Mustang, OK 73064 DATE CHANGEIII The show is moved from July to 8104

Lots of trophies (fist, 2nd, 3rd) and special trophies

DJ, food truick, 50/50, overall great time! Email: abowchain@ck.mustanoidub.com Website: https://ok.mustanoidub.com/event/icar-show-20/23-bot-summer-data-2-2-2-2/

June 13 Tulsa Tulead ay Cruis e Night Mc Alester's, 91s and Memorial, Tulsa, OK Every Tulead sylMarch 14 – Oct 4pm-Suns et Tulsa's longest running auto cruise night.

June 17 First Baptist Church-South's 13th Annual Car Show

https://www.facebook.com/group.s/tulsa.cruise

8150 Hwy. 16, Spage, OK 11am-2-30pm Registration: 8am-11am; Entry Fee: \$20; Awards: 2-30pm

Mail: Floyd Williams, PO Box 277, Haskell OK 74436 "Top-55" First Baptist Church-South's 13th Annual Car Show:

3 miles west of Hwy.75, Begg.s, OK. Free to viewing public.

Top 50 Cars & Truicks, Top 5 Motorcycles, and 11 Special Awards (including Distance, and Club with most

entries).

Open mic for Christian song a (bring CD/MP3). Great BBQ, fried filsh, desserts, refreshment. Phone: 918 482-3272 Email: meter@ma7.com

June 20 Tulsa Tulead ay Cruisie Night McAlaster's, 914 and Memorial, Tulsa, OK Every Tulead ay/March 14 – Oct 4pm-Suns et

Tulsa's longest running auto cruise night. https://www.facebook.com/group.s/tulsacruise.

June 24 Thursday Night Cruisers 12th Annual Car Show

1116 W HWY 152 Mustang, Ok. 11am-3pm Registration: 8:30am-11am; Entry Fee: \$25 Pre-Register \$20.00

Mail: TNC, 700 N. Remington Way Mustang, Ok. 73064

We have 35 Classes with 1st, 2nd, 3rd places in each class

And Rost of Show

Email: ananderson442@sol.com Website: https:// www.facebook.com/proups/300610050456753/

Phone: 405-802-3767



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

times the membership fee.

But the benefit that is often difficult to translate into "dollars in the pocket" is the dealer protection provided by OIADA's representation of the industry. The achievements listed on the following page are just a few of the notable instances where OIADA has impacted your profit and loss statement in a positive way. OIADA is blessed to have Jami Longacre, one of the most respected and effectual voices at the capitol, serving as our legislative liaison.

OIADA staff

UNLESS YOUR CAN ANSWER "YES" TO "ALL" OF THE QUESTIONS BELOW, YOU CANNOT AFFORD NOT TO JOIN THE OIADA TODAY!

- 1. Can you qualify for and afford a \$500,000 Dealer Bond? There has been proposed legislation in the past to do so.
- 2. 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.
- 3. Do you want to be obligated to provide EVERY buyer with 7-14 days to change their mind and return your vehicle, NO STRINGS AT-TACHED? Again, there was proposed legislation to do so.
- 4. Do you want the Federal Government to subsidize New Vehicle sales by providing a guaranteed trade in value on ALL units 2001 and older AND to require these vehicles to be crushed once they have been traded in? Ask about the "Cash for Clunkers" bill that was circulated.
- 5. Based on only 4 items above, can you afford NOT to spend \$295 yearly dues for being an OIADA member?
- <u>6. If you were given incentives every year that exceeded your yearly dues, WHY WOULDN'T YOU JOIN TODAY?</u>

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 membership application today. Visit us online at www.okiada.com to learn more about the OIADA, or stop by the office at your convenience.

OUR MISSION IS YOUR SUCCESS. WE NEED YOUR SUPPORT!

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

405-232-2947 1-800-346-4232

Our Mission is Your Success







OIADA Members

The following list includes members who joined or renewed their OIADA membership during 2022 to date. We express our sincere appreciation for all the members of OIADA and extend our invitation to dealers who are not members. A membership application can be found elsewhere in this newsletter, on our website www.okiada.com, in store, mailed, faxed or emailed to you direct. We urge you to be an active part of maintaining a strong and effective used car industry voice in the legislative and regulatory environment. We need that voice more than

MEMBER

BONDED

Campbell Nissan

Car Gallery

CIADA

www.okiada.com/membership

Tulsa

Atoka Wholesale Motors

Ausbrook's Used Cars

Auto Showcase of Tulsa

6 D's Auto Sales	Auto Direct Finance	Billingsley Ford of Duncan
71B Auto Auction	AutoMax Hyundai	Bill's Auto Sales
A & G Auto	Auto Expo	Billy Nowell Auto Sales
ABCOA Deal Pack	Auto Select	Bob Moore Cadillac of Nor-
Aces Preowned Auto Sales,	Auto, Golfcart, & Battery	man
LLC.	Sales	Bob Moore Mazda
ACV Auctions	AutoCue, Inc.	Broken Arrow Motor Co.
AFC Automotive Finance Co.	Azteka Motors, Inc.	Bronco Autoplex LLC.
Allen's Used Cars	Barry Sanders Supercenter	Bryan's Car Corner, Inc.
Altus Auto Auction	Barry Sanders Sports & Im-	C8 Truck and Trailer Sales,
America's Auto Auction-	ports	LLC

Bauer Car Connection

Best Buy Auto Sales

Billingsley Ford of Lawton

Big Red Sports/Imports, Inc. Car Hop

Oklahoma Independent Automobile Dealers Association

Car Nation	Eastern Motors	Indian Motorcycles Of OKC			
Carl's Auto Sales	Edwards Auto Sales	Integrity Auto Finance, LLC			
CarMax The Auto Superstore	Enlow 66 Auction, Inc.	James Hodge Ford, Inc			
Carter County Dodge Chry., LLC	Eskridge Honda	Jay Hatfield Chevrolet of Vinita			
Carvana, LLC	Everybody Drives Auto Sales,	Jerry's Auto Sales			
Cavender's Auto Sales & Leas-	LLC	JMC Auto Sales			
ing	Express Credit Auto #2	Joe Cooper Ford Yukon, LLC			
Champ Hinton Used Cars	Ferguson Superstore	John Vance Motors, Inc.			
Chase N Cars	Fisher's Auto Mall, Inc.	Kelly's Trucks & More			
Coast To Coast	Floorplan Xpress Auto	Kent's Custom Cars & Trucks,			
Collinsville Auto Sales	Frazer Computing, Inc.	Inc.			
Credit Connection Auto Sls, Inc.	G & P Auto Mall of Muskogee,	Kool Kars Sales			
Crown Auto World Bristow	Inc.	Lake Auto Group			
Crown Used Cars OKC	Genuine RV & Powersports	LaRaza Motors			
D & D Truck Sales, Inc.	Green Country AS Internet Gal- lery	Lee Auto Sales			
D & D Used Cars	·	Len Roberts Enterprises, Inc.			
David Stanley Chevrolet	GWC Warranty Corporation	Liberty Auto Finance			
Dealer One Auto Credit, Inc	Harley Davidson World	Lumpy's Auto Sales LUV Ford,LLC			
Dealers Auto Auction of OKC	Harris Auto Sales, LLC				
Diamond Certified Vehicles	Hertz Car Sales	M G Motor Sports, LLC			
Discount Auto Sales	Hominy Auto Sales	Madill Superlot			
Doenges Toyota Ford Lincoln	Howerton's Auto Sales-note				
Don Hickey Used Cars	Hudiburg Subaru	Mangum Auto Sales			
Doug Gray Motor Company	Hunt Motor Company	Marc Miller Buick-Pontiac-			
Down The Road Motors	Hwy 33 Truck and Trailer Sales	GMC,Inc			
Drive Time Car Sales, LLC	I-35 Credit Auto				
Dunford Auto Sales	I-35 Truck Sales				

Impressive Motors

Dunford Auto Sales

0	kl	lal	homa	Ind	lepend	lent /	Automo	bile	Deal	lers /	Assoc	iation

Max Credit Autos	Ron Miller Motor Co.	The Key
McNair's Auto Sales	Rt 66 Auto Auction of El Reno,	The Pickup Shop
Mitchell Motors, Inc.	ш	The Truck Shop, LLC
MTS Truck Sales, LLC	S. Brown & Associates	Thoroughbred Motors, Inc
My Auto Store, LLC	Sal's Auto Sales	note
Next Chapter Vans	Scissortail Auto Sales	Tio Chuy's Auto Sales #2
Nissan of Lawton	Scott Auto Sales	Tio Chuy's Auto Sales
Nix Auto Center, Inc.	Scott's Motor Cars	Todd Auto Sales
NVP Warranty	Shockley's Auto Sales, Inc.	Town & Country Auto, Inc.
OK Auto Remarketing	Shorty's Auto Sales, LLC	Tri-State Wrecker Sales
OK Work Trucks	Shreve Truck & Equip. Sales	TradeX
Oklahoma Auto Exchange, LLC	Smalygo Auto Wholesale, Inc.	Truetruck HD
Oklahoma Auto Sales	Solutions Auto Group	Twister Auto Sales
OnSite Dealer Solutions	Sooner Kia	Universal M H/Used Cars
Overdrive Automotive Center	Speed Motors,LLC	Wade's RV Supercenter
Parker's Used Cars	Sports & Imports, Inc.	Wade's RV Supercenter OKC
Patriot Auto Group,LLC	Sterling Credit Corp.	Watson Auto Rental & Sales
Phagan Motors	Steve's Cars	Way Out West Auto Sales
Preferred Auto Sales, Inc.	Street Cars Direct	Wetzel Agency, Inc.
Pride Truck Sales LP	Sunshine Auto Sales	Wheatland Motor Company
Quality Value Auto Sales	Super Sports	Wheels of Norman
R & J Motors, LLC	Switzer & Son Select AS, LLC	Wheels of OKC
Randy Bowen Chevrolet, Inc.	T & T Auto Sales. Inc.	Wholesale Motors, Inc.
Randy Mitchell Auto	Tallgrass Motors, LLC	Wilmes Ford-Lincoln-Mercury
Ray Hibdon's Car Choice	Taylor Auto Sales, Inc.	Wilson Used Cars
Red Line Auto Sports, Inc.	Temple of Zoom Motorsports	Z66 Auto Auction
Regal Car Sales & Credit	Terry Halbert Auto Sales, Inc.	

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