

the

VIRGINIA

Q2 2021

INDEPENDENT NEWS



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viada.org/convention-and-expo

SEE PAGE 8



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**The Virginia Independent News
Virginia Independent Automobile
Dealers Association**

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GET CONNECTED



ANDREW WILEY, CMD
PRESIDENT, VIADA
CONSUMERS AUTO
WAREHOUSE, INC.

In a market and industry that seems to change every day, staying on top of what's going on may seem like a daunting task. If you're like me, you get an overload of emails, updates, and magazines every day and may find yourself just ignoring all of it. Of course, one of the reasons you're a member of the VIADA is to stay informed about what is happening in our industry both right here in Virginia and across the country, so my suggestion to you is to get connected to the VIADA so we can help you wade through all of the data, news and trends.

LOG IN TO OUR MEMBER PORTAL

The VIADA website is a great place to check out upcoming events. But our member portal lets you update your dealership contact information and check out our new members-only online store. That's right - you can buy dealership forms and supplies without having to pick up the phone and have them delivered to your store. You can also sign up for our members-only online Dealer Recertification Class - that carries no fee! (other than state mandated \$25). If you don't know how to log in or forgot your password, call the state office and they can walk you through it. Once you do that, you can also download the VIADA's Memberplus App from the App Store or Google Play and stay updated that way too.

FIND US ON FACEBOOK

The VIADA has an active presence on Facebook, with our office staff posting articles of interest, meeting announcements, vendor updates, and member information. But you won't see any of it if you don't FOLLOW us on Facebook. Just search for VIADA and give us a follow and a like. You'll soon be seeing this great information as your scroll through social media.

GET LINKEDIN

If Facebook isn't your thing - we're on LinkedIn, as well. You can avoid political posts and videos about kittens and still get great industry insights and interesting articles. Search for Virginia Independent

Automobile Dealers Association and follow us there. While you're there, go ahead and add Alvin Melendez and Tommie Melendez - and any of your fellow car dealers, too. It's a wealth of information without a lot of the noise.

CHECK YOUR SPAM FOLDER

The cheapest and easiest way to communicate with dealers is through email. But most email programs filter out messages from groups like the VIADA, either putting them in your promotions folder or just throwing them right into spam. Make sure you add info@viada.org to your preferred email list or move our messages out of promotions or spam into your main folder. Also, make sure the office has YOUR email address. We find that many dealers list their office manager or someone else when joining - we need to communicate with YOU.

While you're at it - make sure the Motor Vehicle Dealer Board has your correct email and mailing address. That's where they send you important notices and your recertification paperwork. They also email out Dealertalk every other month, which keeps you in the know about enforcement actions, licensing information and other vital details about being a car dealer. You should make sure these emails aren't filtered out as well.

Look for the Member's Memo. It is our return to the News In Brief the association used to send out. With a new name, this monthly summary will provide you with important details and a snapshot of upcoming events and training opportunities for you and your store. We're sending it out via email, so make sure your email settings are letting us communicate with you.

So, get connected to the VIADA and stay on top of industry trends, events, and opportunities that will help you stay informed and profitable.

Good selling! ■



REG AND TITLE PROCESSING FOR THUMBS-UP APPROVAL



BROUGHT TO YOU BY DEALERTRACK REGISTRATION & TITLE

We are living in an online world of thumbs-up and thumbs-down scrutiny when it comes to meeting the expectations of today's auto shoppers. Efficient registration and title processing helps complete every deal on a positive note to ensure each customer is left with a lasting impression which maximizes stars in online reviews.

Growth in online deals prompts out-of-state processing.

More than half of consumers are seeking alternatives to visiting the dealership in person.¹ This has led to an increase in dealerships utilizing digital retailing tools, with 25% of those dealers reporting an increase in out-of-state buyer activity.²

Cross-border customers aren't expecting the reg and title process to be any different than usual so this challenges the back office to process reg and title for any state with speed and efficiency. A 50-state electronic reg and title solution can help ensure meeting thumbs-up customer expectations.

Digital contracting and electronic in-state processing extend workflow efficiencies.

At least 25 states now accept some or all of the documents required to register and title vehicles with an eSignature.³ This is a natural dealership workflow complement to eContracting that will help customers get out the door faster, put smiles on their faces, and submit 5 star ratings in their dealership CSI survey.

Meeting your customer expectations can start with the ability to complete reg and title transactions in under 4 min⁴.

Now that you've read about improving the processing efficiency of your deals, let us show you exactly how it works with a brief live demo.

Schedule a no-obligation call with Kim Haddaway, Regional Sales Manager for Virginia, to discuss saving time for you and your customers.

1 2020 Cox Automotive COVID-19 Dealer Impact Study 2020

2 Based on Dealertrack credit application data between December 2019 – February 2020 when compared with and without the adoption of Digital Retailing.

3 Dealertrack Govt Affairs Data 2021

4 Based on Dealertrack User Timing report through Google Analytics 11.1.19 – 10.31.20

FOR VIADA MEMBERS ONLY!



GENUINE PROTECTION PLANS

DESIGNED BY DEALERS, FOR DEALERS.

The coverage your customers want at a price everyone can afford!

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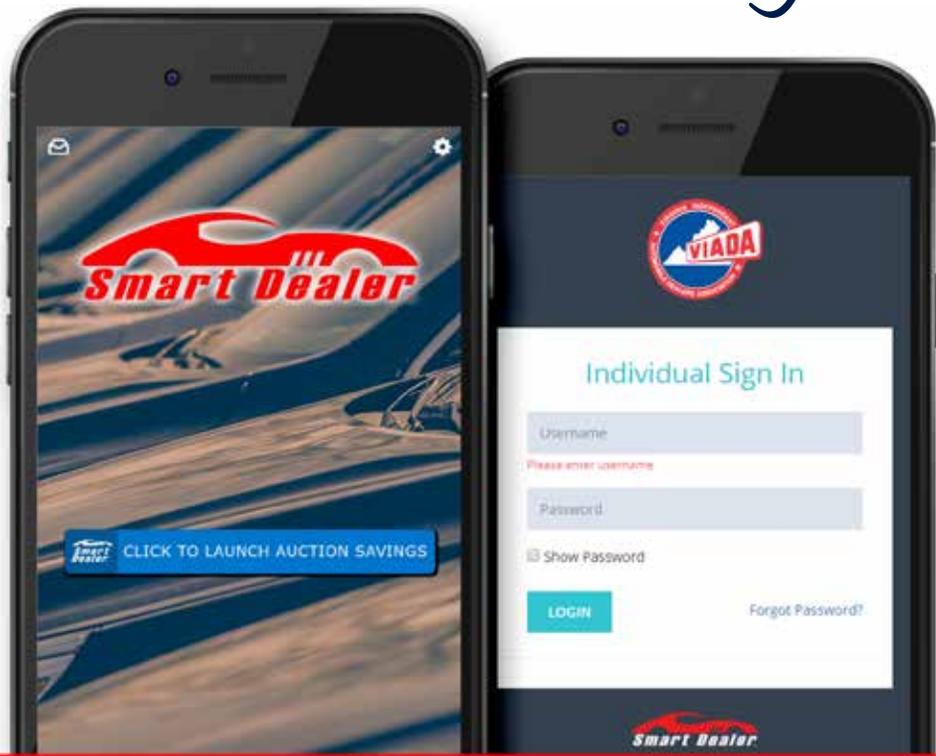
Contact VIADA for more information:
info@viada.org or 800-394-1960

VIADA HAS GONE *Digital*

WE HAVE MOVED FROM PHYSICAL AUCTION CARDS TO THE SMART DEALER AUCTION SAVINGS DIGITAL PLATFORM. VIADA members

will have access to 17 auction locations and \$1,700 in savings! This change will assist in faster check-outs and better reporting. Participating auctions include:

Abingdon
ADESA East TN
ADESA Knoxville
ADESA Wash. D.C.
America's
BSC Bel Air
Bryan Buchanan
Capital City
Dealers of E. TN
Greensboro
Greenville
Manheim Fredericksburg
Manheim Harrisonburg
Manheim NC
Mountain State
Radford
Richmond





RISING TO THE TOP



ALVIN MELENDEZ
EXECUTIVE DIRECTOR, VIADA
ALVIN@VIADA.ORG

It has been a little over a year since the pandemic started. No one knew if we were going to make it through- many did not-but some rose to the top. VIADA remained open to serve you and seized the opportunity to purchase a new building, move to Richmond (a more centralized location to serve you better), hire more personnel, increase partnerships with more vendors, and increase membership. This is what we call, “going against all odds.” This is what you dealers on top are doing, buying vehicles at over retail prices, and still having record months...woah! Times have done a 180 from everything we were taught to do or not to do in the buying and selling process.

MVDB

VIADA is happy to inform you that we were able to renew our two-day Dealer Operator course contract with MVDB. As an education association, we want to ensure that everyone trying to become a dealer in Virginia is properly educated in the process and ethics of doing business in our Commonwealth. This contract means a lot to us, and we take it very seriously. We hired the top trainers, with vast experience in the automobile industry, that are always available to answer your questions. Tommie Melendez can be reached at tommie@viada.org and Chris Maher at chris@viada.org. A big thanks to both for a job well done.

EDUCATION

VIADA has a title class scheduled for June 29th from 9am-3pm at the VIADA Conference Center (1525 Huguenot Rd, Suite #200 Midlothian, VA 23113). DMV will be there for questions and answers, and the instructor will be Tommie Melendez, VIADA Director of Education. If we see the demand to have another one, we will schedule one later this year. Chris Maher is in the process of completing the curriculum for the BPHH and collections class. Once he has completed it, we will be posting the date, time, and location. ■

**“SUCCESS IS NO ACCIDENT.
IT IS HARD WORK, PERSEVERANCE,
LEARNING, STUDYING, SACRIFICE,
AND MOST OF ALL, LOVE OF
WHAT YOU ARE DOING.”**

-PELE

SERVICES

VIADA has partnered with DKP Administration and created a warranty that is only available to Members of VIADA. These protection plans are available for any year, any make, and any miles! We also offer longer terms of coverage, like 3/4500, 6/7500 etc. We are offering unlimited mile coverages for some of you that are in areas where consumers have long commutes. If you would like to set an appointment to learn about everything we have to offer, please call the VIADA office.

ELECTION OUTLOOK



Gonzalo Aida
VIADA Executive Assistant and
Government Relations
gonzalo@viada.org

Virginia voters will see some familiar names on the ballot in November.

After a Republican convention in May and a Democratic/Republican primary in June, the field is now set for November's general election.

On May 8th, Republicans held their nominating convention for statewide office and selected Glenn Youngkin, Winsome Sears and Jason Miyares. On June 8th, the Democrats held their primary and selected Terry McAuliffe, Hala Ayala and Mark Herring. Republican and Democratic primaries for the Virginia House of Delegates were also held on June 8th. Five incumbents, four Democrats and one Republican, lost their respective primaries. Two of those incumbents, Lee Carter and Mark Levine, lost their house seats while simultaneously running for statewide office. This is the largest number of incumbents to lose their primary in Virginia history.

Despite statewide turnout in the June 8th Primary being down from 2017's record numbers, 8% in 2021 vs 9.9% in 2017, the early general election outlook is still good for Democrats heading into November.

Governor – Lean Democratic
Lt. Governor – Tilt Democratic
Attorney General – Lean Democratic
House of Delegates – Toss Up/Tilt Democratic
Scale: Solid, Lean, Tilt or Toss Up

McAuliffe squashed Republican hopes of him appearing weak with less than 50% of the primary vote (he got over 62%). Democrats in the House of Delegates also managed to rid themselves of their most divisive members (Carter and Samirah). Naturally, it is still too early to tell what will happen and a lot can change between now and November 2nd. Stay tuned for a more in-depth analysis in our next issue!

GET TO KNOW THE GENERAL ELECTION CANDIDATES

GUBERNATORIAL CANDIDATES



Terry McAuliffe (D)
\$12.1 Million Raised
\$3.2 Million Cash on Hand
terrymcauliffe.com

McAuliffe was born and raised in Syracuse, New York and earned a degree from The Catholic University of America and a JD from Georgetown University. Prior to politics, McAuliffe had a successful career in business and finance. In the 1990's McAuliffe became known as a prolific fundraiser for Democrats and served as co-chair of President Bill Clinton's re-election campaign. He later served as Chairman of the Democratic National Committee. After a failed run in 2009, McAuliffe ran unopposed for the nomination and won

the Governorship in 2013. During his term, McAuliffe's administration focused on workforce development and infrastructure. In his campaign for a second term, McAuliffe is promoting his policies on the post-Covid economy, affordable healthcare, clean energy and other progressive policies. McAuliffe is considered a center-left politician and has been a business-friendly leader in the past.



Glenn Youngkin (R)
\$15.9 Million Raised
\$4.3 Million Cash on Hand
youngkinforgovernor.com

Youngkin was born and raised in Virginia. He attended Rice University and earned an MBA from Harvard Business School. Youngkin worked at The Carlyle Group, a private-equity firm, for 25 years before

stepping down as Co-CEO in 2020 prior to his run for Governor. Youngkin secured the Republican nomination on May 8th. Youngkin's campaign promotes him as a business leader and outsider who will bring Virginians together and solve problems. Youngkin is expected to run a center-right campaign for Governor in a bid to appeal to moderates and independents.

LT. GOVERNOR CANDIDATES



Hala Ayala (D)
\$1.5 Million Raised
\$77,911 Cash on Hand
halaforvirginia.com

Ayala was born and raised in Virginia. She earned a degree from University of Phoenix. Prior to politics Ayala worked for the Department of Homeland Security specializing in cyber security. In 2017 Ayala was elected to the Virginia House of Delegates. In 2020 announced her candidacy for Lt. Governor and did not run for re-election to the House. Ayala's campaign themes have focused on ending gun violence, quality healthcare and education.

DID YOU KNOW?

Early voting in the primary went up 352% in 2021 over 2017.



Winsome Sears (R)
\$517,956 Raised
\$133,161 Cash on Hand
winsomesears.com

Sears was born in Kingston, Jamaica and grew up in New York City. She is a Marine Corps veteran and earned degrees from Old Dominion University and Regent University. She served one term in the Virginia House of Delegates representing parts of Norfolk and Virginia Beach. Prior to, and after her original foray into politics, Sears ran a homeless shelter for The Salvation Army. Sears is running on a platform focused on protecting the 2nd amendment, cutting taxes and school choice.

ATTORNEY GENERAL CANDIDATES



Mark Herring (D)
\$3.1 Million Raised
\$270, 336 Cash on Hand
herringforag.com

Herring was born in Johnson City, Tennessee and was raised in Leesburg, Virginia. He earned degrees at UVA and a JD from the University of Richmond. An attorney by trade, Herring served on the Loudon County Board of Supervisors before being elected to the Virginia Senate in a special election in 2006. Herring ran for Attorney General in 2013, after narrowly winning the Democratic Primary that June, Herring won in the general election by a mere 907 votes (0.04%). In 2017 Herring was re-elected to the post and now in 2021 is running for a third term to the office. Herring is the only incumbent on the statewide ballot this year.



Jason Miyares (R)
\$722,602 Raised
\$250,191 Cash on Hand
jasonmiyares.com

Miyares was born in Greensboro, North Carolina and grew up in Virginia Beach. He earned degrees from James Madison University and a JD from William & Mary. An Attorney by trade, Miyares previously served as an Assistant Commonwealth's Attorney in Virginia Beach and currently operates a private practice. Miyares became the first Cuban American elected to the Virginia House of Delegates in 2015 and represents Virginia Beach in the legislature. Miyares is a first-time statewide candidate, his campaign platform has an emphasis on law & order, public safety and opposing illegal immigration.

CONVENTION AND TRADE EXPO

October 8-10 • LANSDOWNE RESORT & SPA, LEESBURG, VA

WE ARE EXCITED TO WELCOME THE FOLLOWING SPEAKERS!



JOE LESCOTA
President /CEO
of Joe Lescota
Management
Education &
Training
*“Preparing For
The Used Car
Rollercoaster Ride
in 2022”*

During this one-hour session Joe will provide key sustainable and effective financial tools to aid dealers in maintaining and increasing dealership net profitability in an anticipated challenging used vehicle market in 2022.

Joe Lescota is an internationally known expert in the field of used vehicle operations with over 40 years of real world, retail experience. His company, Joe Lescota Management Education & Training specializes in financial statement analysis with emphasis on used vehicle operations, seeking to improve used vehicle dealer operations net profitability, efficiency, sales volume and expense controls. Joe is intimately familiar with the U.S. independent dealer as he has served as; one of the initial designers and exclusive instructors for the NIADA Certified Dealer Program as well as serving four years as the NIADA Director of Dealer Development and as an NIADA Dealer 20 Group facilitator. Joe's work as an effective used vehicle consultant and problem solver has been evaluated and measured for effectiveness by Honda and Acura used vehicle division in Canada for no less than 12 years.



**ROBERT
VOLTSMANN**
CEO, NIADA
*“NIADA Update
& National
Convention
Preview”*

Robert Voltmann became CEO of the NIADA in Late

2020 prior to joining the NIADA, Voltmann served for 23 years as president and CEO of the Transportation Intermediaries Association, which represents the third-party logistics industry. Under his leadership, TIA more than tripled its membership – it now represents nearly 80 percent of the market by value. Financially, it grew from an association struggling with debt and a \$721,000 annual budget to a thriving operation with a \$7.3 million budget and substantial reserves. Voltmann strengthened TIA's presence in government affairs, helping establish the TIA Political Action Committee to improve its advocacy and lobbying efforts. He was also involved in creating the TIA Foundation, which provides association members with educational resources, and TIA Services, which provides insurance-like products for members. Before his tenure with TIA, Voltmann was director of policy for the National Industrial Transportation League. He also served in President George H. W. Bush's administration at the Interstate Commerce Commission. In all, Voltmann comes to NIADA with 30 years of Washington experience.



**CASSIE
CRAMPTON**
National Sales
Director,
FRIKINtech
*“3 Ways to
Compete & Beat
Corporate Used
Car Retailers”*

In this session, you will learn the key CRM, Marketing and Website techniques required to compete and attract car shoppers. Learn how the latest techniques and technology help build trust with shoppers, convert more appointments, and maintain gross.

Cassie Crampton, National Sales Director at FRIKINtech, has been in the automotive industry for over 15 years. Prior to FRIKINtech, Cassie was the director of sales training for Automotive Finance Corporation (AFC). She started her career as an internet director for a franchise group in Ohio and then worked at Dealix and Autobytel, where her responsibilities included training and consulting dealer groups on ways to improve lead response and close rates.



The Lansdowne Resort will obtain an authorization on your credit card at the time of check-in equal to your total nights' stay plus \$50.00 per night for incidental charges.

HOTEL RESERVATIONS:

The VIADA 2021 Annual Convention Room Block has secured a special rate of \$249/night from 10/8/21 - 10/10/21. This rate is inclusive of the resort fee. All rooms will be subject to an 8% occupancy tax and 6% sales tax.

Any reserved room cancelled less than 72 hours prior to arrival will be charged one night's room and tax. These rates are for single/double occupancy. Each additional adult will be \$25 per person per night.

TO BOOK YOUR ROOM:

viada.org/convention-and-expo



SHAUN PETERSEN
Executive Vice President and Chief Legal Officer, Buckeye Dealership Consulting
"Compliance Considerations with Your

Voluntary Protection Products"

With higher inventory costs and compressed margins on vehicles themselves, dealers are looking to make the F&I office a larger profit center. Whether you're a retail dealer selling service contracts and GAP, or a BHPH dealer offering a warranty and collateral protection insurance, compliance must be top of mind. This session will give you tips to avoid the mistakes that will give those hard earned F&I profits to someone else.

Shaun Petersen is the Executive Vice President and Chief Legal Officer for Buckeye Dealership Consulting, a leading provider of re-insurable products for automobile dealers. Prior to this appointment, Shaun served as the Senior Vice President of Legal & Government Affairs for the National Independent Automobile Dealers Association.

Prior to his position with NIADA, Mr. Petersen was a founding partner in a boutique law firm in Columbus, Ohio representing businesses primarily in the automotive industry in matters related to state and federal consumer financial protection laws. He was a Senior Deputy Attorney General and Chief of the Consumer Protection Section in the Ohio Attorney General's Office. Petersen attended Brigham Young University in Provo, Utah graduating with a B.A. in History. He received his J.D. from Capital University Law School in Columbus, Ohio.



DONALD SULLIVAN, JR.
Sullivan Auto Trading
"Talking Time, Money, & Numbers"

Donald Sullivan Jr, a Virginia native, is a second-generation car

dealer. Always intrigued with his father's work ethic and dedication to his family, Donald decided to follow him into the automotive industry. From an early age he was saturated with the car business and surrounded by some of the best talent in it. He has a passion for the auto industry, his family, and his love for Jesus Christ. Before he started his professional career, he received his Bachelor of Business Administration from James Madison University in Harrisonburg, Virginia.

Later in his career he completed his Master of Business Administration from Mary Washington University in Fredericksburg, Virginia. Donald is also NIADA certified Master Dealer. He has served his local VIADA district in the capacity of Vice President, President, and Chairman of the board. He currently serves the VIADA state board as the active treasurer. He is currently a Council member of the board and trustee of his local church. Donald married his high school sweetheart Kaitlin Sullivan, and they live in Fredericksburg, VA where they raise their four Children. Donald is the President, General Manager, and Dealer Operator of Sullivan Auto Trading, a pre-owned car dealership in Fredericksburg, VA.



JENNIFER SUZUKI
Founder and President of eDealer Solutions
"Destroy your competition by leveling up your phone game!"

Jennifer Suzuki

is the Founder and President of eDealer Solutions, the first automotive digital sales education company of 19 years. Over 1000 dealerships have used eDS's customer experience sales approaches to improve showed appointments, sales and management processes. Dealers have seen increases in 30% sales immediately after completing the courses. The NADA Dealer Academy as well as Hyundai Motor Company have adopted eDS processes to enable their dealer partners successes. As an 8-year NADA Academy Guest Instructor, eDS courses are used in dealer certification and continued education. She is an 8-year NADA Convention speaker and holds a BA in Automotive Marketing and Management from the prestigious Northwood University. Since the age of 18 selling vehicles, she remains a leader in the automotive industry and a thought leader in progressive change. She has a tremendous reputation for delivering relevant sales processes that deliver significant success and profitable actions to convert digital and phone prospects into buyers. She recently released, "Dealer Talk with Jen Suzuki", an Automotive Service and Sales podcast on Apple iTunes and Spotify. She can be reached at Jennifer@www.edealersolution.com or text 954.873.8029.

REGISTER FOR THE VIADA CONVENTION TODAY!
SEE PAGE 10.



CONVENTION 2021

The Ladies Auxiliary Charity Auction would love to have

A basket from you!

The Ladies Auxiliary is soliciting vendors to create gift baskets for the annual Charity Auction to be held on Saturday during the luncheon.

Select a basket or container (cooler, large tote, etc.), and fill it with goodies that pertain to a theme or local flavor.

Questions? Contact tommie@viada.org

2021 VIADA CONVENTION DEALER REGISTRATION

OCTOBER 8-10, 2021, LANSDOWNE RESORT & SPA, LEESBURG, VA • REGISTRATION DEADLINE: SEPT. 30, 2021

1. DEALER ATTENDEE REGISTRATION

Primary Attendee Name	First Time Attendee? <input type="checkbox"/> Yes <input type="checkbox"/> No
Company Name	No. of Years as a Member of VIADA
Street Address	
City, State, Zip	
Phone	Cell
Fax	Email
Please list any food limitations	



2. EVENTS (12 & under = child) Member Non-Member

- Full Registration (entry to all events) \$395 each (\$125/child) \$435 each
Each additional person from the same dealership, \$295 each (member) & \$350 (non-member)

Badge name _____

Badge name _____

Badge name _____

Badge name _____

- Saturday Only (Includes Education, Expo & Dinner) \$325 each \$375 each
Each additional person from the same dealership, \$295 each (member) & \$350 (non-member)

Badge name _____

Badge name _____

3. CONVENTION PAYMENT METHOD Total Amount \$ _____

- Visa MC Discover AMEX Check made payable to VIADA

Name on Card _____

Card Number _____

Exp. Date _____ Security Code (3-4 digits on back/front) _____

Billing address and zip code _____

In the event of cancellation, a \$75 administrative fee per person will be charged on cancellations after September 15, 2021. All requests must be in writing.
PHOTO/VIDEO RELEASE: By registering for the VIADA Annual Convention, I hereby grant permission for the VIADA to use any and all photographic imagery and video footage taken of me at this event without payment of any royalties or any other consideration. I understand that the VIADA retains all ownership interest in such materials, which may be published electronically or in print, or used in presentations or exhibitions. I consent to publication and use of such materials and release the VIADA, its employees, agents and representatives from all liability related to their use.

4. HOTEL RESERVATIONS

Visit VIADA.org/convention-and-expo for a link to the hotel. All guest room rates are subject to state and local taxes, currently 13%. You must request the "VIADA 2021 Conference" room block when making your reservations. Cut off date is 5:00pm Wednesday, September 8, 2021. Check in is 4:00pm. Check out is 11:00am. Group Rates: \$249 per night. Rate is good 3 days before and after based on availability.

NAME BADGE NOTATIONS

Your convention name badge will indicate your participation in different areas. To ensure accuracy of your accomplishments please mark each category that applies to you and your spouse/guest.

- VIADA Board of Directors
- VIADA Past President
- Honorary Life Director
- State Officer
(Specify) _____
- VIADA Committee Chairperson
- District President
- District Quality Dealer
- State Quality Dealer
- National Quality Dealer
- Eagle Award
- PAC Contributor
- NIADA Officer
(Specify) _____
- NIADA Certified Master Dealer
- Ladies Auxiliary Officer
(Specify) _____
- Ladies Auxiliary Member
- Ladies Auxiliary Board Member
- Quality Lady

FORWARD TO: VIADA, 1525 Huguenot Road, Suite 102, Midlothian, VA 23113

T (757) 464-3460 / (800) 394-1960 • F (757) 299-6331 • tommie@viada.org • viada.org/convention-and-expo



Pricing for Fun & Profit

By Gil Van Over, Executive Director of Automotive Compliance Education (ACE)

I wrote on this topic more than a decade ago, and although my thoughts now remain consistent from the earlier piece, I am putting myself out there by adding some pricing guidelines.

WHAT CAN I EXPECT FROM THE CFPB?

The topic has resurfaced as the questions are flowing surrounding the potential changes in the regulatory and compliance landscape since the recent election. The good news is that if a dealer is acting as a good citizen, there may be occasional transactional mistakes, but nothing approaching the “bad actor” status like some of the dealers the Department of Justice (DOJ) and the Federal Trade Commission (FTC) took out under the Trump administration.

The bad news for the bad actors is that the expected regulatory reboot may indeed take them out. The one question I am asked most frequently recently, is some variant of “What can I expect from the CFPB?”

My response — the big elephant in the room — is to expect a deep dive into voluntary protection product (VPP) pricing and a resurrection of attacks on dealer reserve. I believe this to be the case since I’ve heard the same rumors you have, and because these are the last pieces of the vehicle sales and financing experience that does not have readily available pricing available to the consumer.

The MSRP is required to be posted on new vehicles, with the price point visible. Retail values of used vehicles are available on the internet, with the price point available. You cannot find the buy rate or the F&I cost of VPP anywhere.

Dealer reserve is a topic unto itself, as I will focus on the VPP pricing issue.

REASONS REGULATORS WANT TO REGULATE

There are a few reasons I believe the regulators want to review VPP pricing. First, I don’t believe they understand the value of the VPP for the consumer and view it as just an opportunity for dealer to take advantage of consumers.

I suspect, as the regulators suspect, that there may be some potentially discriminatory pricing in place when dealers have the flexibility to negotiate on VPP prices by transaction. After all, they seem to be very suspicious of our industry.

Finally, if I were a regulator and did not trust the automotive industry, and knew that VPP prices are not regulated, I would likely think the dealers are charging way too much money vis-a-vis the potential value of the VPP itself.

SELF-REGULATE AND/OR ONE-PRICE

Self-regulating your VPP product pricing caps is probably the best approach to establish a potential defense against excessive profits claims a regulator could bring. One-pricing your VPP product pricing ensure that everyone pays the same price regardless of Equal Credit Opportunity Status.

FLORIDA IS A CASE STUDY

Most of the VPPs sold in Florida are subject to filed rates. The state does not impose pricing for the products with the exception of Credit Life and A&H like every state does. Instead, the product provider is required to submit rate schedules with the state, who in turn approves the rates. Once the filed rates are approved, the F&I manager must sell the VPP for the filed rate, no discounts or increases allowed.

NOT A FLORIDA DEALER?

If you are in one of the other 49 states, and are not subject to filed rates, you can and probably should establish your own VPP filed rate schedule. I cannot provide a customized rate schedule for every dealer in one article, but I can provide what I would be willing to testify what I consider to be industry standard.

INDUSTRY STANDARD

This concept is considered important when defending business practices. The following standards range from conservative to aggressive, depending upon how much business risk a dealer wishes to take.

1. Vehicle Service Contracts: Mark-up limited to 100% of cost to F&I department (may include dealer pack) or \$1,500-2,000, whichever is greater.
2. GAP: Finance source or state limit, whichever is less.
3. Maintenance: Mark-up limited to 100% of cost to F&I department.
4. Ancillary: \$500-600 above F&I department cost.

One particularly important key to implementing pricing guidelines designed to generate a fair profit and developing a defense against potentially deceptive practices is to require and ensure consistency. Do not let one rogue F&I manager think her or his name is on the building and set their own rate schedules.

Implementing pricing guidelines is not a guarantee that the regulators will stay away, but properly implemented and managed, it should provide a plausible defense of your F&I pricing practices.

As always — stay safe, good luck, and good selling. ■

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Dealertrack is proud to be the exclusively-endorsed Reg & Title partner of the Virginia Independent Automobile Dealers Association (VIADA).

Farewell to a Great Dealer: A Tribute to Board Member and Past President, Weldon Whitehurst



Weldon Carroll Whitehurst, 53, of Virginia Beach, Virginia passed away on May 28, 2021 at UVA Hospital, Charlottesville, Virginia.

Born June 5, 1967 in Norfolk, Virginia, he was the son of Oda Weldon (Red) Whitehurst and Ann Kellam Lowe. He was preceded in death by H.L. Lowe, Stepfather.

He was the owner of Whitehurst Auto Tech, Inc. and Virginia Beach Truck Center in Virginia Beach. He was a proud member of the VIADA, where he served as the former state president, five-time district president and was the current Chairman of the Board. Weldon also served as the president of the Kempsville Lakes Community Association for a number of years. Weldon was a member of Gateway Freewill Baptist Church. He enjoyed spending time in his condo in Pompano Beach, FL with family and friends. His desire was to retire there and watch the boats go by.

He will be dearly missed by his family and friends.

To assist the Whitehurst family with funeral expenses, you may donate at <https://gofund.me/38971fb9>

MEMBER SPOTLIGHT

Family Honors Long Time Chester Business Owner



The owner of Davis Auto Sales and Davis Off Road, passed away in early January of this year. To honor their father, the three sons took three of his classic vehicles to the 2021 OBX Rod and Classic car show in the Outer Banks of North Carolina this past week-end. The vehicles pictured are a 34 Ford Roadster, 1969 Camaro Z28 and a 1955 Chevrolet.

Mr. James Davis, Sr. started Davis Auto Sales in rural Chesterfield County over 40 years ago and moved to Jefferson Davis Highway in 1990. As the business grew, he started Davis Off Road which does customization work on trucks, such as wheels, tires, lifts, and has parts for side by side, off-road vehicles.

Davis Auto Sales specializes in trucks small to large commercial vehicles and boats for customers all over the country. Such a tribute to a man that devoted his life to vehicles and served his community through donations, service, and fair and honest dealings. ■



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Nothing costs more than a bad hire.



Independent dealers can now utilize ScreeningOne screening services through the VIADA for sales license compliance and full pre-employment screening on any new hires all at exclusive VIADA member rates. NO paperwork, service contract, or account set up is needed when you use ScreeningOne through the VIADA.

WHAT DOES THIS MEAN FOR YOUR DEALERSHIP?



Easy Sales License compliance with MVDB. Sales applicants complete an email application and MVDB can pull up the report electronically to pass the sales license.



Access to a full pre-employment screening menu from ScreeningOne to effectively screen new hires without any paperwork or contract.



Exclusive VIADA member rates allow independent dealers to access ScreeningOne services at 25-50% discount. Applicants can pay directly via CC at order so dealer is never billed.



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Tommie C. Melendez, VIADA
Director of Education & Dealer Development
Ph: 800-394-1960 or 757-464-3460
tommie@viada.org



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Southwestern Virginia Area - Maurice Peerman - mpeerman@lendmarkfinancial.com

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www.lendmarkfinancial.com

REMINDER

ONLINE RECERTIFICATION COURSE

Take this course **at your own pace** at your home or work computer, iPad or even on your mobile phone. A Q&A review at the end of each chapter will make sure you are aware of **key requirements**. You will receive a **completion certificate** once you have finished the entire course.

After completion of your recertification, you may revisit your account to refresh your memory of any course material. You still have access to the instructor who can answer questions about the course content.

NEW REGISTRATION FEES & WEBSITE

VIADA Members: FREE plus \$25 fee for the MVDB
Non-Members: \$25 plus \$25 fee for the MVDB
NEW WEBSITE TO REGISTER for Online Course
www.VADealerRecertification.com

QUESTIONS?
Call 800-394-1960 or Email info@viada.org

PLACE YOUR AD IN VIADA'S FALL ISSUE

DEADLINE IS AUGUST 15!

Email alvin@viada.org for ad rates or to secure space.

Stay in front of **DECISION MAKERS** across Virginia

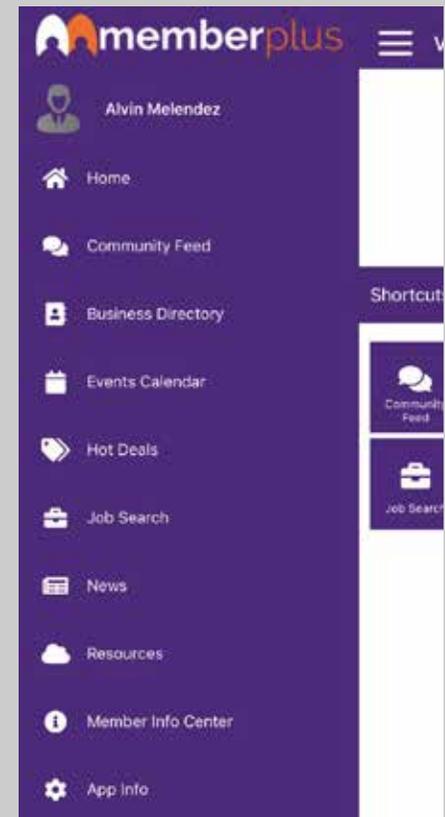
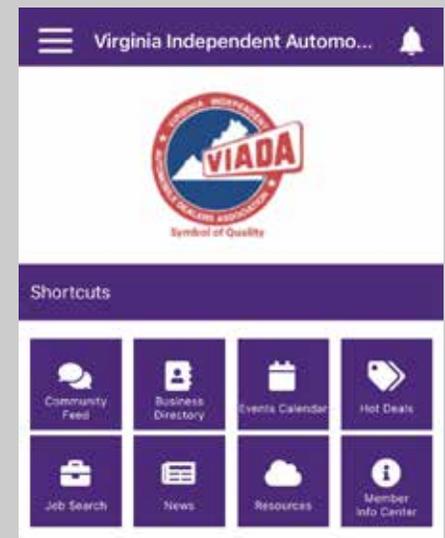
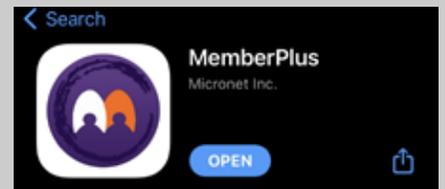
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WANT INFO ON-THE-GO?

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Ladies Auxiliary “Helping Hands”

The VIADA Ladies Auxiliary is a non-profit organization that seeks to do charitable work for children, young people, and other worthwhile causes. We do this in the form of monetary donations for special needs and scholarships. It is important to us that we fulfill the purpose for which our organization was formed: to be “Helping Hands,” whether that be reaching out to help an ill or disabled child, contributing to an organization such as the American Cancer Society, or a student who would benefit from additional money to help with college expenses. We also seek to be “Helping Hands” for VIADA. Through these efforts, we feel that we are truly exemplifying the purpose the ladies who sought to start this organization in 1982 had in mind. We have established the **Fill-A-Wish** program for special needs children 18 years old or younger, and we also have a **Shirlie Slack Scholarship Fund** to award \$2,000 to a family member of VIADA.

Membership in this organization does not require you to attend any of the meetings, although you would be welcomed to join us and we would like to encourage you to attend. All that is necessary to retain your membership in this worthwhile organization is payment of your annual dues of \$10. Your membership will be valid for one year from the time you send in your form and check.

To become a member, please complete the application below and send it with your dues to the Auxiliary’s Treasurer. If you would like more information or for a Membership Application, please visit viada.org/ladies-auxiliary.

Please mail membership application and dues to: LexaLynn Hooper,
1910 Leo Lane, Alexandria, Virginia 22308 (Lhooper119@gmail.com / 703-380-1342)

Please send all scholarship applications to: Carla Boucher, 309 Cawdor Crossing,
Chesapeake, VA 23322 (carla2585@yahoo.com / 757-560-2839)

VIADA Ladies Auxiliary Membership Application

Name: _____ Date: _____

Mailing Address: _____

City/Town, State, & Zip Code: _____

Phone: _____ Email: _____

Dealership’s Name: _____

Month/Day of Birth: _____ District # _____

Thank you for your support!

NEW MEMBERS

2K Automotive Hampton • District 1	Champion Auto Sales of Winchester Winchester • District 4	Four D's Auto LLC Richmond • District 2	OBSDN Motors LLC Alexandria • District 4
Abraham's Autos N Chesterfield • District 2	Coastal Auto Sports LLC Chesapeake • District 1	Greenway Auto LLC Berryville • District 4	RideSeekers LLC DBA West Creek Motors Richmond • District 2
Absolute Auto Sales LLC Fredericksburg • District 4	Copa Mundo Auto Inc Richmond • District 2	Harriet Salley Auto Group LLC Richmond • District 2	River District Motorsports Danville • District 5
All Auto Sales LLC Newport News • District 1	Coynerco Chester • District 2	Hertz Auto Sales Leesburg • District 4	RPTFBA, LLC Powhatan • District 2
All Cylinders Oilville • District 2	Cr Enterprises Alexandria • District 4	Hertz Car Sales Richmond • District 2	Sauce LLC Henrico • District 2
All In One Auto Group LLC Chantilly • District 4	DDS Auto Sales Oilville • District 2	Hertz Car Sales Springfield • District 4	South Loudon Auto Sales Winchester • District 4
Arrington Motorsports Wirtz • District 3	Deal's Auto Henry • District 5	Hogwest Auto LLC Martinsville • District 5	TC Auto Hampton • District 1
Auto Expo Inc Manassas • District 4	Dealer Network Trade Springfield • District 4	Jedix Automotive Springfield • District 4	The Starting Line, LLC Alton • District 5
Auto Finance Center LLC Woodbridge • District 4	DealerOn Rockville • District TX	JW Automotive Inc Bristol • District 8	Trackside Auto Sales Henrico • District 2
Autocon LLC (DBA CARPLUG) Fredericksburg • District 4	Dealers Club Spotsylvania • District 4	K & L Auto Sales Blairs • District 5	V1 Autos Inc Fredericksburg • District 4
Baker Auto Sales, LLC Arlington • District 4	Deskins Auto Raven • District 8	Legendary Motors Strasburg • District 4	VCD Auto Group Sterling • District 4
Bull Island Motor Co. LLC Poquoson • District 1	Drivers Universe DBA Yaloha LLC Chesapeake • District 1	Linares Investments Group Inc Richmond • District 2	VHB Motorsports Strasburg • District 4
Callaway Classics LLC Marshall • District 4	Executive Motors LLC Hopewell • District 2	Millview Motor Co. LLC Remington • District 4	Vmark Cars Fredericksburg • District 4
Calvary Cars Norfolk • District 1	EZ Auto Sales Stafford • District 4	Mister Motor Arlington • District 4	Wind Rider Auto Outlet Inc Woodbridge • District 4
CD Graves LLC Woodbridge • District 4		Neighborhood Auto Sales Towson • District	

THANK YOU



VIRGINIA INDEPENDENT AUTO DEALERS PAC was established to solicit funds from independent dealers for contribution to candidates for statewide elections – Governor, Lt. Governor, Attorney General, and candidates for the General Assembly. All contributions are voluntary and reported to the State Board of Elections.

The purpose of the Virginia Independent Auto Dealers PAC is to promote the licensed independent automobile sales industry in Virginia and raise funds for the same purpose. From such funds we can make campaign contributions to those seeking election or re-election for state political offices, without regard to party affiliation. We make these contributions on the basis of who we believe to be deserving of such support.

This year we have raised over \$40,000, and because of this contribution we know we will be able to support many that are seeking election or re-election. We want to take this time to thank all the members for your support. In previous years we were able to list all of you, but this year hundreds contributed and that is an amazing accomplishment that can't go unnoticed. Thank you again for your participation in Virginia Independent Auto Dealers PAC.

4 TYPES OF VALUE IN SALES CALLS

To resolve potential customer issues with pricing and prevent stalling.

By Jennifer Suzuki, Founder & President of eDealer Solutions, Inc.

Customers will buy your product or service because they anticipate enjoying a value that they would not have in the absence of your product or service. Keep this in mind when coaching your sales team to improve the quality of their sales conversations.

Discounting convo's subside when you lead calls with relevant questions and create space to showcase your identity which must include bold and exciting value!

When we teach classes, we spend a lot of time on value. It is the distinguishing factor amongst you and your competition. Everyone has the same or similar vehicle and price so what makes you so compelling?

Let's look at four types of value that are, by the way, excellent internal training and coaching topics. If you need help with activities, just holla!

FOUR TYPES OF VALUE:

1. You
2. Brand
3. Dealership
4. Dealership Experience

You - Answer this question: What are you (the salesperson) going to do for me (the customer)? Choosing features and benefits that highlight timesavings is an easy one to start with. After all, we all share a love for Amazon!

Brand - Many car buyers will conquest to your brand. When customer shows interest in multiple brands, this is the invite to sell your brand! Authentic points help connections become more personal.

Challenge your sales force to identify what they love about the brand they sell... with benefits!

Dealership - Salespeople love to say, "familyowned" but it's frankly overplayed. One reason it's rolled over is because it hardly ever is followed through with a customer benefit. Think about what makes your dealership special and state benefits. I.e. "We donate a portion of every vehicle sale to five local schools in our area benefitting our community kids and families."

Dealership Experience - You likely offer more streamlined and efficient buying options since COVID-19. When you assess your phone processes, listen for beneficial reasons that entice a meet up. We train on this aspect because it works in big ways - you get ahead of obstacles, you boost confidence in working with you and your store, you share expectations to eliminate fears and in many cases you complete most of the car deal before they come in! Um, yes please! ■

Jennifer Suzuki is the Founder & President of eDealer Solutions, Inc., the first automotive internet sales training company and a pioneer in digital sales. She is a Guest Instructor at the NADA Academy, National OEM Training Facilitator and Industry Speaker. Dealership courses develop sales teams skills to convert digital and phone leads into sales. A strong focus on how to deliver a professional guest experience that increases set and showed appointments, sales retention and CSI. She can be reached at Jennifer@edealersolution.com or text (954) 873-8029.





BECOME A MEMBER OF VIADA

12 BENEFITS OF MEMBERSHIP

VIADA provides benefits and services to members they are not always able to find on their own. With VIADA, the dealer has educational and networking opportunities through our schools, workshops, town hall/district meetings, and annual convention and trade show.

Whether it's creating an environment for sharing ideas, or serving as a place to come to for solutions to problems that arise, VIADA is the only organization in Virginia whose primary purpose is the welfare and success of the independent dealer.

1. The only trade association in Virginia that represents the interests of independent dealers before the Virginia Legislature, Department of Motor Ve-

hicles and the Motor Vehicle Dealer Board.

2. A "Member Hotline" to get answers to complex questions.
3. Online recertification course – FREE with members only paying the \$25 MVDB fee.
4. An "Auction App" where members save up to \$2,200 worth of Buy/Sell/Provider fees at auctions!
5. Member rebates are also available from Advance Auto Parts and Fisher Auto Parts – which more than cover the cost of membership! Andrew Wiley with Consumers Auto Warehouse received \$854 just in one quarter!
6. Members also receive a 20% discount when purchasing forms.
7. Educational and training workshops to insure you have the latest information to remain compliant and learn about best practices in the industry.
8. Need one-on-one consultation? We have two industry experts that offer a

member discount.

9. Eight districts that hold dinner meetings mostly on a quarterly basis to share information, learn something new, and network with other successful dealers.
10. Plus, there are many Associate Members who have services, programs beneficial to your business – several offer discounts.
11. Five members who serve on the Motor Vehicle Dealer Board representing your interests when regulations are created or revised.
12. And lastly, your membership in VIADA ALSO includes NIADA membership and access to national benefits and services!

Cost of VIADA/NIADA membership is only \$325 a year which is about \$27 per month. An investment in your business, for you and your family. ■

DEALER-OPERATOR PRELICENSING COURSE SCHEDULE

- June 8-9, Roanoke
- June 23-24, Chantilly
- July 13-14, Hampton
- July 27-28, Fredericksburg
- August 10-11, Danville
- August 17-18, Richmond
- September 7-8, Charlottesville
- September 21-22, Fredericksburg
- October 7-8, Leesburg
- October 26-27, Richmond
- November 9-10, Hampton
- November 16-17, Richmond
- December 7-8, Chantilly

TO REGISTER, VISIT VIADA.ORG/EVENTS

VIADA.ORG 2020-2021 BOARD OF DIRECTORS STATE OFFICERS

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Don Sullivan, Sr., Sullivan Auto Trading
President

Andrew Wiley, Consumers Auto Warehouse
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Craig Amelung, Manheim Fredericksburg
Matt McMurray, CMD, Campus Automotive
Joe Ramon, Commonwealth Auto Group

Secretary

Eddie Haley, Route 11 Valley Auto Sales

Treasurer

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Joe Ramon, Commonwealth Auto Group

District 2 Central

Omar White, City To City Auto Sales LLC

District 3 Roanoke

Brad White, Mike Witt Motor Sales, LLC.

District 4 Northern

Christopher Maher, Sr., Car Credit Nation

District 5 Southern

Brent Toone, Lakeview Motors

District 6 Western

Bobby Steele, Steele's Auto Sales

District 7 Shenandoah

Eddie Haley, Route 11 Valley Auto Sales

District 8 Southwestern

Ricky McReynolds, Country Auto Sales, Inc.

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Chris Maher, Car Credit Nation
Rob Fisher, Northside Auto Sales
Wanda Lewark, Auto Buying Service

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Steering & Budget

Donald Sullivan Jr, Sullivan Auto Trading

Member Benefits

Eddie Haley, Route 11 Valley Auto Sales

Professional Development

Matt McMurray, CMD, Campus Automotive

Publications and Events

Joe Ramon, Commonwealth Auto Group

Membership Development

Craig Amelung, Maheim Auctions

Government Relations

Donald Sullivan Sr, Sullivan Auto Trading

Volunteers Needed!

Want to take on a leadership role? Do you want to help the Association fight against unnecessary and burdensome regulations? And help educate dealers about activities impacting their ability to operate a dealership? Contact Alvin Melendez, Executive Director, (757) 464-3460 or alvin@viada.org

VIADA. Large Enough to Serve, Small Enough to Care!

DID YOU KNOW?
When you join VIADA, you also have access to NIADA products and services.

It takes a Member to get a Member!

EDUCATION

- Workshops: BHPH / Rental / Title & Registration
- Dealer Day
- *The Virginia Independent News*
- *Used Car Dealer* (NIADA Magazine)
- Monthly eNews Email
- District Meetings
- Annual Convention & Expo
- VIADA Website: viada.org
- Facebook.com/infoviada
- VADealerRecertification.com
- Two Day Dealer-Operator Precertification Course

EXTRA PROFIT CENTERS

- Finance Programs/Manuals
- Service Contracts/Warranties
- Floorplans
- Rental Program
- Certified Pre-Owned Program

ADVOCACY / REPRESENTATION

- VIADA represents you AND your business interests
- General Assembly Lobbyists
- Congressional Lobbyists
- DMV and MVDB Representation
- Political Action Committee

SAVE \$\$\$

- Discounts on Dealership Forms
- Auction Card Discounts
- Access to Member Benefit / Associate Providers
- NADA Guides
- OFAC Reports
- Advance Auto Parts & Fisher Auto Parts Discounts
- Membership and Services Directory
- Online Dealer Supply Store

INSURANCE & PROTECTION

- Privacy Policy Manual / Red Flag Rule
- Information to help you stay compliant with Federal & State Laws
- \$3,000 Accidental Death and Dismemberment / Health Discount Card / Child Safety Kits

HELP HOTLINE & LEGAL COUNSEL

- Member Hotline. Get answers to all of your questions.
- Access to Legal Consultation...VIADA has a list of industry-knowledgeable attorneys.
- One-on-One Consultation Discount

MEMBERSHIP APPLICATION (PLEASE PRINT)

Dealer's Business Name _____ Date of Membership _____

Primary Owner/Dealer/Operator _____ Phone _____

Address _____ Cell Phone _____

City/State/Zip _____ Fax _____

Business Email _____ Dealer's License _____

Personal Email _____ Date of Birth _____

Web Address _____

Payment Annual Dues (includes National, State & Local), \$325.00 Auto Renew My Annual Dues

Voluntary VIADA Political Action Committee Contribution, \$50.00 (optional)

Check (payable to VIADA) Cash Visa MasterCard Discover Amex

Total enclosed _____

Credit Card No. _____

Expiration Date _____ Sec. Code _____

Billing Street Address _____ Billing Zip Code _____

Signature _____ Recommended By (Current Member) _____



Virginia Independent Automobile Dealers Association
1525 Huguenot Road, Suite 102
Midlothian, VA 23113
(800) 394-1960 | info@viada.org

SAVE THE DATE

VIADA 61st Convention & Trade Expo
October 8-10, 2021 • Lansdowne Resort and Spa, Leesburg, VA

