FOURTH QUARTER 2025 • VIADA.ORG

THE VIRGINIA INDEPENDENT NEWS

AN OFFICIAL PUBLICATION OF THE VIRGINIA INDEPENDENT AUTO DEALERS ASSOCIATION

JOEANTHONY RAMON

VIRGINIA DEALERS: Navigating Change, Championing Progress

LOOKING AHEAD TO 2026

RISK, RESILIENCE & REINVENTION IN THE COMMONWEALTH

How Virginia dealers and industry leaders are confronting fraud, adapting to regulatory shifts, and leveraging technology to shape a stronger, smarter future.

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THE VIRGINIA INDEPENDENT NEWS
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What's INSIDE


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JoeAnthony Ramon: *A Brother in Arms Who Elevates Everyone Around Him*

"Since moving to the Virginia Beach area several years ago, I've had the privilege of knowing JoeAnthony Ramon on a professional and a personal level. He was one of the first people who opened their door to me with no strings attached. He has always been a genuine friend and would literally give you the shirt off his back if you needed it. I probably wouldn't be as heavily involved in our VIADA association as I am if it wouldn't have been for Joe's continued support and tutelage. I have watched Joe grow over the last several years and evolve into a better version of himself. His integrity, commitment, and genuine passion for this industry and his personal life can be seen in everything he does. Whether he's tackling a complex challenge, supporting people around him, or striving to improve his own skill set, he approaches opportunity with enthusiasm and purpose. My friend delivers results when he is put to the grindstone. Joe has always had a unique way of elevating his environment and delivering results. Joe's reliability and work ethic have made him someone I can count on whether I need him as a friend or work confidant. Anyone who spends any time with Joe will quickly see the value he brings to our industry and association. Joe is his own man, and I respect him for what he has built and achieved in such a short amount of time in his life. I'm grateful for his friendship and the heart he puts into business and his personal life. I consider Joe a true brother in arms."

—Derek Simmerman, General Manager
America's Auto Auction

PRESIDENT'S *message*

Dear Virginia Independent Automobile Dealers,

As we close out 2025 and prepare to enter 2026, our industry finds itself in a place of both opportunity and uncertainty. Market conditions continue to shift, regulations evolve, and consumer expectations change faster than ever. In moments like these, one thing remains essential: we must continue sharpening our skills, refining our processes, and investing in our knowledge.

Serving this great Commonwealth and representing you—our Virginia dealers—has been one of the proudest responsibilities of my career. This year, VIADA made significant strides on behalf of our dealer community, including our work on the REPAIR Act (H.R. 1566), which protects access to repair data and tools, and the PART Act, aimed at reducing catalytic converter theft through better tracking and identification. Traveling to Washington, D.C. with NIADA to advocate for these issues was both humbling and energizing.

Looking ahead, early projections for 2026 point to a mixed but promising landscape. Inventory is stabilizing, competition continues to rise, and demand for reliable pre-owned vehicles remains strong across the Commonwealth. Dealers who invest in training, compliance, technology, and engagement with their association will be best positioned to thrive. This is exactly why VIADA remains vital—providing the tools, education, and advocacy needed to stay ahead in a rapidly changing business.

As we turn the page into a new year, I encourage every dealer to keep learning, adapting, and pushing forward. The future favors the prepared, and when we stand united, there is no challenge we cannot overcome.

Thank you for the privilege of serving you and representing our industry. I look forward to seeing everyone at our 2026 Annual Convention at The Greenbrier in West Virginia, April 17–19—a venue worthy of the incredible work our dealers do every day.

With respect and appreciation,

JoeAnthony Ramon

President, VIADA

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MESSAGE FROM THE EXECUTIVE DIRECTOR

Dear VIADA Members,

2025 has been a year of stronger profitability for many independent auto dealers, although the market has remained tight. Consumer demand continues to shift clearly toward trucks, crossovers, and late-model vehicles. As a result, independent dealers saw modest changes in overall profitability, with much of the improvement driven by the F&I segment.

Front-end profits continue to compress as dealers compete aggressively on advertised pricing. However, this dynamic creates opportunities in the finance office. When customers are attracted by low advertised prices, **F&I managers can present high-value products** such as extended service contracts, GAP coverage, windshield protection, key replacement, and similar offerings.

One product worth highlighting is **bi-weekly direct payment programs.** These programs lower the overall interest paid by structuring payments every two weeks, which results in an extra payment toward principal each year. The reduced payment burden can help customers afford additional protection products while increasing profitability for the dealership. Companies like **DOWC** offer such solutions, and there are likely others in the market as well.

Inventory remains tight going into 2026. Many manufacturers built fewer vehicles during the chip shortage, and the ripple effects continue to limit the supply of affordable used cars—especially those under $15,000—and late-model off-lease units. In this environment, **inventory turn is critical for profitability.**

To maximize retention and reduce unnecessary expenses:

- Price vehicles correctly and competitively.
- Focus on back-end product penetration to increase per-unit profit.
- Turn inventory quickly to minimize floorplan interest and depreciation.
- Avoid overbuying vehicles, as reconditioning averages around $1,500 per unit, not including floorplan and depreciation costs.

Be disciplined. Be strategic. And most importantly, be smart with your inventory and F&I opportunities.

Happy holidays,

Alvin

Alvin Melendez, CMD
Executive Director, VIADA

BY WILLIAM CHILDRESS, VIADA DIRECTOR OF GOVERNMENT AFFAIRS AND LOBBYING

ELECTION ROUND-UP 2025

Virginia's political story stretches back to May 13, 1607, when the first English settlers arrived in Jamestown. Two years later, Thomas West, 3rd Baron De La Warr, was appointed governor by the Company of London, beginning more than a century of governors installed by the British Crown. That chapter closed in 1776, when Patrick Henry became the Commonwealth's first elected governor following Virginia's declaration of independence.

Nearly 250 years later, Virginia marks another milestone. On November 4, 2025, Abigail Spanberger was elected as the Commonwealth's first female governor. Governor-elect Spanberger becomes the 75th Governor of Virginia and the 33rd woman to be elected governor in the United States.

This election also delivered historic firsts in the statewide races. Ghazala Hashmi became the first Muslim woman elected to statewide office in the United States, and Jay Jones became the first African American elected Attorney General in Virginia.

In the House of Delegates, Democrats expanded their narrow two-seat advantage, securing a 64–36 majority and strengthening their control heading into the 2026 legislative session. ■

Day at the Capitol 2025

VIADA ENCOURAGES YOU TO

BE A PART OF THE SOLUTION

The VIADA invites you to stand with your fellow independent dealers as we highlight the critical role of grassroots advocacy in Richmond. **On January 30, 2026, we'll gather at the Virginia General Assembly to ensure the voices of independent dealers are heard loud and clear on the Hill.**

THIS IS

PAC IN ACTION!

This is PAC In Action, representing the interests of independents, *not franchise dealers*, and demonstrating the power we hold when we show up and speak up.

Join your association and some of Virginia's finest independent dealers as we meet with legislators to discuss the real issues impacting our businesses.

TAKE YOUR SEAT AT THE TABLE

Your Voice Shapes Virginia's Independent Auto Industry

Interested in joining us?

Reach out to William Childress, Director of Government Affairs and Lobbying

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DEALER PLANNING DETAILS

- Suggested Airport: Lewisburg, WV (LWB-Greenbrier Valley)
- **Dealer Op Class** on Thurs, April 17 and Fri, April 18, leading into Convention
- **Recertification** being taught for FREE at Convention
- **Golf with Dealers,** Thurs, April 16
- **Family Friendly:** Adventure Zone, Bowling, Indoor Pool, Shopping and much more!
- VIADA **Room Discount,** Only $249
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- VISIT » viada.org/convention-and-expo

EXHIBITOR SPACE

Connect with Virginia's leading independent dealers, decision-makers, and legislators. Showcase your products and services, build lasting relationships, and empower dealers to grow—all within a dynamic, high-energy environment.

- Corner Booth: $2,500
- Standard Booth: $2,000

BOOK » viada.org/convention-and-expo

Speaker slots, event program ads and golf sponsorships are also available. Contact Tommie at tommie@viada.org.

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auto sales are years away from industry's pre-covid levels: asbury cfo

While Asbury saw record third-quarter revenues, CFO Michael Welch said the industry's vehicle sales remain short of the 17 million reached in 2019.

BY JIM HENRY, WARDSAUTO

It could be the end of the decade or early in the 2030s, before annual U.S. light-vehicle sales climb back above 17 million for the first time since 2019, according to Michael Welch, CFO for Asbury Automotive Group.

"It's probably 2031. 2032. Again, it depends on when you think we get back to that high 16- to 17-million SAAR range," Welch said, in a third-quarter earnings conference call, on Oct. 28. SAAR stands for Seasonally Adjusted Annual Rate, an estimate for what auto sales would be for a whole year, based on the current monthly sales rate.

Specifically, Welch was answering an auto analyst's question about when Asbury, based in Duluth, Ga., expects its in-house F&I products provider, Total Care Auto, to achieve a corporate goal of contributing $5 per share in consolidated Asbury earnings. To put that in context, for all of 2025, Asbury estimates that the TCA contribution will be $1.93 per share.

A RISING TIDE

Welch replied that a lot of factors will contribute to that goal. For instance, Asbury can and will add dealerships participating in Total Care Auto. But to reach that per-share contribution goal, Asbury estimates it also needs auto sales overall to climb back to the 17 million, pre-pandemic sales level.

"To get to the high-five EPS, we need the 17 million SAAR. You need that volume level. Now, you can also get there with future acquisitions and adding additional stores but you need a total volume level to drive the products going through the system," Welch said.

Overall, Asbury reported net income of $147.1 million in the third quarter, an increase of 16% vs. a year ago. That was $7.52 earnings per diluted share, up 18% vs. a year ago.

RECORD PERFORMANCE

Asbury set quarterly records in the third quarter for revenue and gross profit. Revenue was $4.8 billion, up 13%. Gross profit was $803 billion, up 12%.

Contributing to the increase was Asbury's acquisition effective July 2025 of the Herb Chambers Companies, a New England megadealer group based in Somerville, Mass., with 33 new-vehicle dealerships.

"Our acquisition of the Chambers Group has already had a positive impact on many of our operating metrics. And while it is still early in the integration process, I am pleased with how our teams are coming together," said David Hult, Asbury president and CEO, in the conference call. ■

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MAKE YOUR BUSINESS GROW

After careful review and consideration of multiple programs and product providers, VIADA has selected Peak Performance Team and DOWC as the preferred vehicle service contract partners for the Commonwealth of Virgina.

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VIADA's Judy Cornish at 800-394-1960 x701 or

PPT's Mack Bahri, at 571-277-3407

Auto lenders are on the lookout for credit washing scams

In some instances, low-risk consumers on paper may actually be fraudulent borrowers, according to TransUnion.

By Jim Henry, WardsAuto

What's been referred to in the industry as a credit washing scam tactic appears to be growing in popularity in auto loans – including some fraudsters who on paper resemble borrowers with sound, low-risk credit. This according to a new study from Chicago-based credit reporting bureau TransUnion.

"Credit washing is a type of fraud that's related, obviously, to a credit report. It has existed in the past, but it continues to be a growing concern," Satyan Merchant, SVP, auto and mortgage business leader at TransUnion, said in a phone interview with WardsAuto.

What happens in credit washing is that a crooked account holder contests adverse information on their credit report – something that lowers their credit score, like a delinquency or default. This leads to claims that the information causing damage to their credit score is in error, or the result of identity theft, and they are being falsely penalized.

WOLF IN SHEEP'S CLOTHING

In a nutshell, the scammers often claim they've been scammed.

Fraudsters are aware that credit bureaus receiving such a complaint commonly are obliged temporarily to stop factoring that credit account into the holder's credit score, while the credit bureau investigates the claim. Lenders call this "data suppression" on the account holder's credit report.

"We – not just us, but all the credit bureaus – do need to provide that opportunity … to make any fixes as needed," Merchant said. From the point of view of potential fraud, the problem is that suppressing the negative data gives a temporary boost to the account holder's credit score, he said.

TIME TO 'BUST OUT'

When the score improves, that can be the signal for a scammer to take advantage of the temporarily inflated credit score and get an auto loan they have no intention of repaying.

Fraud experts say that identity theft often involves a long process. The holder of a stolen, fake, or synthetic identity starts out with small accounts, which they keep paid-up. Gradually, they add more and bigger purchases, mimicking a legitimate borrower, with an improving credit score.

An auto loan is often the biggest and final phony loan in this scheme, before the scammer "busts out" and disappears with the car and whatever else they may have purchased fraudulently.

A GROWING PROBLEM

According to TransUnion, incidents of "data suppression related to fraud allegations" were up 228% in July 2025, versus January 2024.

There are legitimate claims of fraud within those numbers, but the numbers likely include crooked credit washers, too.

Merchant said that all credit bureaus are refining ways to identify credit-washing scammers faster.

WARNING SIGN

One giveaway could be that scammers tend to file a complaint regarding the one account in their credit history which, if suppressed, gives the biggest possible temporary boost to the credit history overall, Merchant said.

TransUnion said in the study, "Credit washing is a new concern lenders need to watch." ■

The Cost of Outdated Cyber Defense

Dealerships can't afford outdated cyber defense. A game-theory approach flips the fight, imposing costs on attackers and stopping threats before damage begins. Discover how real-time protection aligns with compliance and safeguards your dealership.

By Terry Dortch, CEO and president of Auto Risk Management Partners

Cyber warfare is a lopsided fight. You pay for defense and hope it holds. Attackers move freely, anonymously and with impunity until one day their worms, malware and probes slip into your network.

That's the state-of-the-art that many auto dealerships still rely on. The consequences of this outdated and passive approach should concern every dealer.

What needs to change isn't buying more of the same defensive tools — it's adopting a strategy that takes the fight to the adversary. It is by using proven game-theory principles that flip defensive cyber protection on its head:

- It imposes costs on attackers the moment they probe your network.
- It reduces the protection burden on you and your team.

At the core is deceptively small engineering: ephemeral 60-byte signals embedded throughout your environment. These nearly invisible markers create a massive shift in how dealers can defend their networks, both actively and passively.

HERE'S THE VISION:

- Every dealership and its complex IT and service systems are ringed by millions of autonomous "cyber mines."
- Each mine is a tripwire. If an attacker's scan or probe touches it, the system responds to the intrusion and alerts your team instantly, before damage can begin.

Think of today's common endpoint detection and response technology like surveillance cameras: they capture the break-in but often after intruders are inside. A game-theory-driven approach goes further. It blankets endpoints, devices and connections across your network and deploys decoys and traps — phantoms — to detect, divert and disrupt adversaries.

The result is true real-time visibility with zero latency. You see hostile activity forming before an attack is launched.

Networks protected by 60-byte signaling act like guard dogs at the door, stopping intruders before they cross the threshold. For the first time, dealers can shift to asymmetrical defense to finally stack the odds in their favor.

This approach can also align with key compliance frameworks, including GLB/Safeguards, OSHA and FTC requirements, for wraparound security built and deployed for your dealership's specific environment.

Don't let the familiarity of weak defenses create false comfort. No one can predict exactly when a dealership will be targeted, and a single breach can cause long-term pain. ■

Make a Difference in Virginia!

Support the VIAD Charity Fund

In 2024, the Ladies Auxiliary became the VIAD Charity Fund, a 501(c)(3) charitable organization. The mission is to uplift children and families across Virginia through education, wishes, and community support.

For over 30 years, they have hosted annual charity auctions, creating the Fill-A-Wish program for special-needs children and a Scholarship Fund for VIADA families.

Your Donation Changes Lives!

Your contribution supports local charities, grants wishes for special needs children, and empowers students to achieve their dreams.

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Fill-A-Wish Program

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SAVE THE DATE for our

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April 17 at The Greenbrier, WV

Donate Today

Visit **viadcharityfund.org/donate**

Thank You for Your Generosity!

From red flags to green lights & how advanced fraud detection can protect vehicle transport

By Vlad Kadurin, Ship.Cars

Fraud is on the rise. In fact, the beginning of 2025 saw a sharp spike in stolen vehicle incidents across all major load boards. This surge exposed critical vulnerabilities in the industry's ability to detect and prevent fraudulent carrier behavior before it led to financial and reputational damage.

In the worst-case scenario, a fraudulent carrier picks up a vehicle from an individual customer or dealership, effectively stealing it. The recovery rate for stolen vehicles sits around 50%, but the likelihood of recovery is almost nonexistent once the vehicle is dismantled for parts or trafficked through black markets.

For an industry where a single unit can represent six figures in value, one successful scam can mean devastating financial and reputational damage for the shipper and carrier.

HOW SCAMMERS ACCESS THE INDUSTRY

In the past, scammers were creating fake carrier companies to steal loads. When carriers put safeguards in place to identify the good from the bad, scammers stepped up. They started posing as legitimate carriers.

This could be in the form of stealing their identity, accessing their accounts by hacking passwords, or any number of the basic scams we see every day, even outside the industry. But scammers are smart and have invented ways to get past roadblocks, which is why shippers and carriers have to put up additional guards.

WHAT DOES FRAUD LOOK LIKE?

A fraudulent carrier profile looks legitimate on the surface but diverges in behavioral patterns. They're doing the bare minimum to get past your security system, so while their tactics might be sophisticated, their details can be sloppy.

For instance, they may express unusual interest in high-value shipments, look for loads near ports, or display mismatched capacity or incomplete credentials. They may have

Fraud is on the rise, and early 2025 exposed just how vulnerable the vehicle logistics industry is — one distracted moment or skipped security step is all it takes for a fraudulent carrier to slip through and steal a six-figure asset.

unusual negotiation tactics, push for atypical routing, make rapid schedule changes, or cancel unexpectedly after securing sensitive information. These are all signs of fraudulent activity.

This kind of fraud may seem obvious but at scale, the details start to blur — and that's exactly what fraudsters are counting on. They wait for the moments when your team is stretched thin, the phones won't stop ringing, and deadlines are pressing. In fact, most fraud attempts occur on a Friday towards the end of the day, and long weekends just amplify the attempts.

All it takes is a split second of distraction or one skipped security step, and that's when they slip through. These details are almost impossible to spot by a human because they are deviations but not necessarily outliers, not to mention the sheer amount of data they would have to analyze to spot even one of these attempts.

WHAT TOOLS PROTECT YOUR OPERATION FROM FRAUD?

Most current defenses resemble two-factor authentication: validating a carrier's identity at the first point of booking and usually every 60 to 90 days after that. A carrier can get hacked after or in between compliance checks, so that's no longer enough.

Generalized fraud-detection software often relies on cross-industry data, lacking the nuance of vehicle logistics. What's needed are tools built by the vehicle logistics industry for the vehicle logistics industry, leveraging decades of internal carrier behavioral data to pinpoint when and what a carrier does that deviates from the norm. This level of contextual intelligence and deep understanding of how vetted carriers actually operate, from order sequencing to route profiles, allows shippers to flag anomalies confidently without straining relationships with legitimate partners.

To effectively combat fraud, shippers need more than just an alert system; they need an integrated and seamless solution that constantly monitors to spot fraud at any moment. The technology should empower shippers without requiring extra steps and be driven by real-time analysis to provide instant, actionable insights.

WHAT DOES THIS MEAN FOR SHIPPERS AND CARRIERS?

Fraud threatens every link in the vehicle logistics chain. Shippers face financial loss and damaged reputation, while carriers risk identity theft and costly disputes. Advanced fraud detection protects individual stakeholders and the integrity of the entire automotive supply chain.

By building resilience against fraud, the industry can safeguard assets, maintain customer trust, and ensure the reliable transportation of vehicles. ■

VIRGINIA AUTO DEALER OPERATOR

2026 QUALIFICATION CLASS SCHEDULE

Schedule is tentative and subject to change.
For the latest information or ***to register, visit viada.org/pre-license.***

JAN	JAN 13-14 CHANTILLY JAN 15-16 MIDLOTHIAN
FEB	FEB 3-4 LYNCHBURG FEB 5-6 MIDLOTHIAN
MAR	MAR 3-4 SUFFOLK MAR 5-6 MIDLOTHIAN
APR	APR 13-14 MIDLOTHIAN APR 16-17 CONVENTION *The Greenbriar Resort* *White Sulphur Springs, WV*
MAY	MAY 5-6 SUFFOLK MAY 7-8 MIDLOTHIAN
JUN	JUN 2-4 BLACKSBURG JUN 4-5 MIDLOTHIAN
JUL	JUL 14-15 CHANTILLY JUL 16-17 MIDLOTHIAN
AUG	AUG 4-5 LYNCHBURG AUG 6-7 MIDLOTHIAN
SEP	SEP 15-16 SUFFOLK SEP 17-18 MIDLOTHIAN
OCT	OCT 6-7 BLACKSBURG OCT 8-9 MIDLOTHIAN
NOV	NOV 10-11 CHANTILLY NOV 12-13 MIDLOTHIAN
DEC	DEC 1-2 SUFFOLK DEC 3-4 MIDLOTHIAN

STANDARD CLASS FEE: $485

- **Early Bird Discount:** $435 (Applies when registering 14 days before class date.)
- **Educational Discount:** $285 (No MVDB credit. Call VIADA for discount code.)

Registration fee includes a $50 MVDB fee, which is submitted by VIADA to MVDB. Registration does NOT include a $50 DMV testing fee. Returned checks will be assessed a $35 NSF fee.

REGISTER: VIADA.ORG/PRE-LICENSE

INDUSTRY ALERT

Virginia Dealers: Be Aware of Rising Fake-Website Scams

Learn how to protect your dealership

In recent news, criminals have been creating fake versions of dealership websites that look completely legitimate. They send links to customers and request deposits via bank transfer, wire, or payment apps. Virginia dealers should be especially alert—these scams are becoming more common nationwide.

It's critical to monitor for impersonation attempts. That means regularly checking online to make sure no one is pretending to be your dealership.

WATCH FOR:

- **Fake websites** using your dealership's name or logo (for example, "mydealershipcars.com" instead of "mydealership.com").
- **Social media accounts** posing as your business, often using stolen photos and copied inventory listings.
- **Online ads or listings** (Facebook Marketplace, Craigslist, AutoTrader, etc.) showing your vehicles but directing buyers to a fake site or different phone number.
- **Customer reports** such as: *"I saw your website but the phone number was different,"* or *"I already sent a deposit."* Treat these as immediate red flags.

HOW TO MONITOR EFFECTIVELY:

- Google your dealership name (and common variations or misspellings) on a weekly basis.
- Set up Google Alerts for your business name and website address so you're notified when new pages appear.
- Search Facebook, Instagram, and TikTok for unauthorized pages or posts using your name or logo.
- Check your domain registrar for look-alike domains, including one-letter variations or added words like "sales," "finance," "auto," or "online."
- Encourage customers to contact you immediately if they find any suspicious website, ad, or social media profile claiming to represent your dealership.

If you discover any fraudulent activity, please contact VIADA, immediately for guidance and support. ■

2026 NIADA CONVENTION AND EXPO

June 21-24, 2026 • Gaylord Rockies

Watch for announcements on education and registration early in 2026 at niada.com/convention.

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Midlothian, VA 23113
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