

50th
ANNIVERSARY
NVLA 2018

APRIL 18-20

SAN DIEGO, CALIFORNIA
ESTANCIA LA JOLLA

CONFERENCE
PROGRAM





Welcome to the 2018 NVLA Annual Conference! 2018 marks the 50th anniversary of NVLA. We look forward to celebrating this important milestone at beautiful Estancia La Jolla.

This year's conference features top-notch speakers and engaging panel discussions on the most important topics in leasing. The diverse program features something for everyone, including a review of industry best practices, an examination of current trends, and a look at the issues that will shape our industry in the future.

Throughout the conference, we will honor the past, embrace the present, and define the future of vehicle leasing in the same place our organization started 50 years ago – California.

Please take a few minutes to look through this program where you'll find the schedule of events, our list of exhibitors, session descriptions, speaker bios, and more.

On behalf of the NVLA Board of Directors and the 2018 Conference Committee, thank you for joining us in La Jolla to celebrate this important milestone in NVLA's history.

Best regards,



Ed Kaye
Access Commercial Capital,
a division of United Leasing and Finance

NVLA 2018 Conference Chair

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CONFERENCE SCHEDULE

Wednesday, April 18

- 5:00 p.m. - 5:30 p.m. First Timer's Reception
5:30 p.m. - 7:00 p.m. Welcome Reception

Thursday, April 19

- 7:30 a.m. - 8:30 a.m. Breakfast and Exhibitor Interactions
8:15 a.m. - 8:45 a.m. Preview of Program - *Charlie Vogelheim*
8:45 a.m. - 9:00 a.m. GM Presentation - *Connie Scarpelli*
9:00 a.m. - 9:45 a.m. Remarketing Best Practices - *Brent Garrett, Gary Mott, Paul Seger*
9:45 a.m. - 10:00 a.m. AM Break and Exhibitor Interactions
10:00 a.m. - 10:45 a.m. Start the Deal Right with Soft-Pull Credit Solutions - *Bob Lettis*
10:45 a.m. - 11:30 a.m. Legal and Legislative & Tax and Accounting Update - *Sloan Schickler, Mike North*
11:30 a.m. - 12:15 p.m. Digital Lending: How to Promote Acceptance and Empower Confidence in Digital Leasing - *John Jacobs*
12:15 p.m. - 1:00 p.m. Lunch and Exhibitor Interactions
1:00 p.m. - 1:15 p.m. General Membership Meeting (& Awards)
1:15 p.m. - 2:00 p.m. Expand Your Business: Equipment Leasing and Fintech - *Allan Levine, Ed Kaye, Stu Lustman*
1:15 p.m. - 2:00 p.m. **The LHPH Advantage: Why LHPH is Different than BHPH** - *Mark Dubois*
2:00 p.m. - 2:45 p.m. Competing with Major Fleet Lessors - *Geof Fowler, Scott Crawford*
2:00 p.m. - 2:45 p.m. **How to Retain More Customers while Growing your Portfolio** - **Never Lose a Customer Again** - *Robb Azaren*
2:45 p.m. - 3:00 p.m. PM Break and Exhibitor Interactions
3:00 p.m. - 3:15 p.m. Toyota Presentation - *Tom Deluise*
3:15 p.m. - 4:00 p.m. Economic Outlook of Leasing - *Tom Kontos*
3:15 p.m. - 4:00 p.m. **LHPH Funding + Q&A** - *George Klinke*
4:00 p.m. - 4:45 p.m. Funding: How to Position Your Company to Secure Funding - *Rick Lewis, Steve Jason, Anthony Maresco, Paul Dell'Aquilo, Paxton Wright*

- 5:00 p.m. - 7:00 p.m. 50th Anniversary Reception (Garden Courtyard)
7:00 p.m. - 9:00 p.m. Keynote Address - *Shane Kimbrough* (Garden Courtyard)

Friday, April 20

- 7:30 a.m. - 8:15 a.m. Breakfast and Exhibitor Interactions
8:15 a.m. - 9:00 a.m. Digital Marketing: Enhance Your Company's Online Presence - *Matt Tennison, Greg Brink, Gary May, Peter Martin, Tyson Madliger*
9:00 a.m. - 9:15 a.m. Nissan Presentation - *Pete Hanley*
9:15 a.m. - 10:00 a.m. Residual Value Outlook - *Alain Nana-Sinkham, Josiah Cimino*
10:00 a.m. - 10:30 a.m. AM Break and Exhibitor Interactions
10:30 a.m. - 11:15 a.m. Telematics - Driver & Mobility Behavior and Scoring 2.0 - *Marc Brungger, Dr. Lukas Kuhn*
10:30 a.m. - 11:15 a.m. **LHPH: How to Sell Leasing to the Consumer** - *Nick Markosian*
11:15 a.m. - 12:00 p.m. Past President's Panel - The Past, Present, and Future of the Vehicle Leasing Industry - *Jeff Barron, David Blassingame, Rob Rogers, Dale Davis, Mike Wood, Bill Crawford*
12:00 p.m. - 12:15 p.m. The Future of the Automotive Industry - *Charlie Vogelheim*



La Jolla Ballroom Level



NETWORKING & SPECIAL EVENTS

The 2018 NVLA Annual Conference is NVLA's preeminent networking event of the year. Take advantage of these opportunities to connect with your colleagues in the independent leasing community.

Wednesday, April 18

5:00 p.m. - 5:30 p.m. First Timer's Reception
La Jolla AB

First-time NVLA Annual Conference attendees are invited to join NVLA leaders and exhibitors for beverages and light appetizers at a reception to kick off the 2018 NVLA Annual Conference.

5:30 p.m. - 7:00 p.m. Welcome Reception
La Jolla AB

Connect with colleagues, enjoy appetizers and beverages, and visit with exhibitors at our annual welcome reception.



Thursday, April 19

5:00 p.m. - 8:00 p.m. 50th Anniversary Reception
Garden Courtyard

Don't miss this special night featuring heavy hors d'oeuvres, beverages, island style musical entertainment from Casey Turner, and our keynote address from NASA astronaut Shane Kimbrough.

Casey Turner has had the great fortune of having the first ever reggae song to debut in space. His single, "Waves on the Ocean" was sent into space with astronaut Shane Kimbrough in October 2016 and debuted on board the International Space Station.



Casey Turner



Shane Kimbrough



NVLA AFTER DARK

MUSTANGS & BURROS

Join fellow NVLA 2018 attendees at Mustangs & Burros following the conclusion of official events on Wednesday and Thursday night. The restaurant is located in the heart of Estancia La Jolla Hotel & Spa.

MEALS & BREAKS La Jolla AB

Thursday, April 19

7:30 a.m. - 8:30 a.m. Breakfast



9:45 a.m. - 10:00 a.m. Snack Break and Exhibitor Interactions



12:15 p.m. - 1:00 p.m. Lunch



2:45 p.m. - 3:00 p.m. Snack Break and Exhibitor Interactions



Friday, April 20

7:30 a.m. - 8:15 a.m. Breakfast



10:00 a.m. - 10:30 a.m. Snack Break and Exhibitor Interactions

PROFESSIONAL HEAD SHOT STATION

Thursday, April 19

4:00 p.m. - 5:30 p.m. Get a new professional photo taken!



GENERAL SESSION Thursday, April 19th

GM Presentation

Connie Scarpelli, General Motors

GM's 2018 Outlook – the Big Picture

Growing and balancing Commercial and Government Sales. 2019 model year products, connected vehicle business solutions and GM's vision for long-term success.

Remarketing Best Practices

Brent Garrett, CarLotz; Gary Mott, FLD, Inc.;

Paul Seger, Element Fleet Management

This interactive panel discussion will explore best practices from the unique perspectives of three experts representing distinct remarketing channels. The session will also explore remarketing challenges and opportunities, and provide a glimpse at the future of remarketing.

Start the Deal Right with Soft-Pull Credit Solutions

Bob Lettis, 700credit

Understand the benefits and compliance obligations of using Soft Pull Data to enhance your sales process.

Legal and Legislative & Tax and Accounting Update

Mike North, Katz, Sapper & Miller; Sloan Schickler, Schickler PLLC

What's keeping you up at night? Bring your questions and concerns to this attendee-centric session featuring NVLA Tax and Accounting Counsel Mike North and Legal and Legislative Counsel Sloan Schickler. The session will feature a brief overview of legal, legislative, tax, and accounting issues impacting lessors followed by a robust Q&A session.

Digital Lending: How to Promote Acceptance and Empower Confidence in Digital Leasing

John Jacobs, eOriginal

The digital transformation of leasing and finance is no longer theoretical. It has become a reality and necessity for the industry. Still, some remain hesitant to move away from paper-based process. This session will address legal and operational objections and review the full value of digital transaction management and becoming part of the rapidly growing digital ecosystem for leasing and finance.

Expand Your Auto Leasing Company with Equipment Leasing and FinTech

Allan Levine, Madison Capital; Ed Kaye, Access Commercial Capital;

Stu Lustman, P2PLendingExpert.com

This panel discussion will present proven ways to expand and increase profit with your existing auto finance and leasing business with recourse and nonrecourse equipment leasing, financial technology, and working capital lines of credit. By the end of the discussion, you'll know what banks to contact, how to leverage your existing customer base, and how to increase your bottom line.

GENERAL SESSION Thursday, April 19th

Competing with Major Fleet Lessors

Geof Fowler, Network; Scott Crawford, Wilmar Leasing

Learn how a customer-first approach coupled with the right tools and resources can help you successfully compete against large fleet lessors. This can't miss session will provide you with the tips and techniques to earn more business.

Toyota Presentation

Tom Deluise, Toyota

The presentation will be a look ahead at upcoming Toyota product launches and updates. In addition, it will be an overview of Toyota's fleet operations from an ordering and delivery perspective.

Economic Outlook of Leasing

Tom Kontos, KAR Auctions Services Inc.

KAR Auction Services' Chief Economist covers the economic waterfront from GDP to SUVs. Kontos will cover the current state of the US economy; retail new and used vehicle sales; wholesale used vehicle supply from rentals, leasing, repos, fleets and dealer trades; and wholesale price trends with an eye towards their impact on salvage values and ACVs.

How to Position Your Company to Secure Funding

Rick Lewis, 1st Source Bank; Paul Dell'Aquila, Metropolitan Commercial Bank; Paxton Wright, PrimaLend Capital Partners; Anthony Maresco, Santander Bank; Steve Jason, Signature Financial

This interactive session, featuring five leading lenders, will provide lessors with tangible advice and guidance on how to secure funding.

Life Aboard the International Space Station

R. Shane Kimbrough, (Col., U.S. Army, Ret.) NASA Astronaut

Kimbrough, a veteran of two spaceflights, has spent a total of 189 days in space and performed six spacewalks.

Kimbrough, a native of Georgia and retired United States Army Colonel, will give an inspirational overview of his journey to becoming an astronaut and discuss life aboard the International Space Station and beyond.

While living and working aboard the orbiting space station, Kimbrough and his crewmates expanded the living quarters and contributed to hundreds of experiments in biology, biotechnology, physical science and Earth science.

GENERAL SESSION Friday, April 20th

Digital Marketing: Enhance Your Company's Online Presence

Moderator: Tarry Shebesta, Drive It Now

Panelists: Matt Tennison, Boostability.com; Greg Brink, Autoweb; Gary May, Interactive Marketing and Consulting Services (IM@CS); Peter "webdoc" Martin, CSC Digital; Tyson Madliger, Dealer Authority

Digital marketing has become an incredibly diverse field that is changing the way companies do business. Hear insights and industry best practices from leading digital marketing professionals on how to utilize digital resources to ensure maximum ROI. Tarry Shebesta, President of DriveItNow, will lead a panel of experts who will provide insider experiences, insight, and forward thinking approaches that will change the way you use digital marketing for your business.

Nissan Presentation

*Pete Hanley, Senior Manager, Fleet & Commercial Sales
Nissan North America, Inc.*

Residual Value Outlook Panel Discussion

Alain Nana-Sinkam, ALG, Inc.; Josiah Cimino, RVI Group

This session will feature presentations from two industry experts followed by a panel discussion to provide you with an all-encompassing view of the residual values outlook for the coming years.

Telematics - Driver & Mobility Behavior and Scoring 2.0

Marc Brungger and Dr. Lukas Kuhn, Tourmaline Labs

Driving behavior impacts everyone, every day. The impact occurs in many ways (i.e. economically - money, time, insurance, lawsuits, fuel, and emotionally- loss). This session will introduce you to Tourmaline Labs' leading-edge contextual "driving behavior" analytics platform to give you a glimpse of how companies will be able to better understand how their vehicles are utilized.

Past President's Panel: The Past, Present, and Future of the Vehicle Leasing Industry

David Blassingame, Autoflex Leasing Inc.; Rob Rogers, Vanguard Lease Company; Dale Davis, Republic Fleet Services; Mike Wood, Lotus Vancouver; Bill Crawford, Wilmar Leasing; Jeff Barron; The Bancorp, Inc. NVLA's history is the history of modern vehicle leasing – reflecting all the ups and downs and challenges and triumphs that impacted our industry over the past 50 years. This enlightening and entertaining session featuring NVLA past presidents will explore the past, present, and future of NVLA and vehicle leasing.



LHPH SESSION

Thursday, April 19th

The LHPH Advantage: Why LHPH is Different than BHPH

Mark Dubois, National Independent Automotive Dealers Association
LHPH versus BHPH. What are the similarities and the differences between these two business models? What are the key drives to success? How can you maximize your business results?

NIADA 20 Group moderator Mark Dubois will answer these important questions, and introduce a new opportunity for dealers to analyze, compare and improve business results!

How to Retain More Customers while Growing Your Portfolio – Never Lose a Customer Again

Robb Azaren, Direct 2 Dealer Marketing

This session will highlight the latest retention programs that allow LHPH companies or dealers to know everything that is going on with their customers on a daily basis with very little effort. This program has been used and tested by credit unions over the last 5 years with a 100% renewal rate, and the same concept applies to finance companies.

LHPH Funding + Q&A

George Klinke, LHPH Capital; Paxton Wright, PrimaLend

Learn about the different types of funding generally available to LHPH dealers, how to evaluate what might work best for the specific dealer, and the potential pitfalls of different types of funding.

Friday, April 20

How to Sell Leasing to the Consumer

Nick Markosian, Markosian Auto

SESSION PARTICIPANTS



Emcee

Charlie Vogelheim has been involved in the Automotive Industry for over 30 years. His multifaceted automotive career began at Kelley Blue Book where as executive editor he played an instrumental role in transforming Kelley from a regional guidebook to an internet powerhouse. After 20 years he joined J.D. Power as a VP charged with their International Roundtables. Most recently Charlie joined TPC Management as a partner where he is assisting with the Auction Academy and business development for TPC and its client auctions.

Whether providing vehicle information and values or helping remarketers with digital marketing and technical development, Charlie's career has been centered on supporting the automotive industry.



Keynote Speaker

R. Shane Kimbrough (Col., U.S. Army, Ret.) is a NASA astronaut. He was selected as an astronaut candidate by NASA in 2004 and completed his first spaceflight in 2008 on STS-126, where he spent 16 days on the mission to expand the crew living quarters to accommodate a six-member crew.

In 2016, Kimbrough flew on the Expedition 49/50 mission where he served as Commander of the International Space Station for nearly six months. During Expedition 50, Kimbrough performed four spacewalks, logging over 26 hours. He now has a total of six spacewalks, over 39 hours outside the orbiting laboratory, and a total of 189 days in space.

Prior to joining NASA, Kimbrough was commissioned as a Second Lieutenant in the U.S. Army, entered the U.S. Army Aviation School in 1989, was designated an Army aviator in 1990, and served in Operation Desert Storm.

In 1994, he was assigned to the 229th Aviation Regiment (Attack) (Airborne) at Fort Bragg, North Carolina, where he commanded an Apache helicopter company as well as the Regimental headquarters company.

Kimbrough graduated from West Point in May 1989, completed a Masters of Science degree at the Georgia Institute of Technology in 1998, and served as an assistant professor in the Department of Mathematical Sciences at the United States Military Academy.



SESSION PARTICIPANTS



Robb Azaren is currently the owner/principal of Direct 2 Dealer Marketing. With over 24 years of Automotive Dealership, Lender and Marketing Experience. D2D Marketing specializes in Live Credit and Non Credit Direct Mail and Digital Marketing Solutions (Utilizing TransUnion, Experian, and Equifax data). These programs are highly specialized and exclusive, producing response rates triple the standard industry averages.

D2D Marketing is also the innovator of the Dealer Daily Alert System. Robb spent 4 years as National Lead Generation Manager for Promax building their Direct Mail and Lead Generation division. During that tenure Promax was the Diamond Award winner for Direct Mail 4 years running before leaving to start his own company. Robb spent 18 years working for car dealerships in the Chicago and Phoenix markets learning the front and backend of the Dealer/Lender business. Positions held - Special Finance Director, Finance Director, General Sales Manager, General Manager.



Jeff Barron is the Vice President and National Sales Director for the Leasing Division of The Bancorp Bank. Previously, Jeff was President of Ellis Brooks Leasing in San Francisco from 1991-2015 until it was acquired by The Bancorp. Jeff served numerous roles within NVLA including National President in 1996 – 1997.



David Blassingame, CVLE, is the Managing Partner of Autoflex Leasing and is responsible for the daily operations of the company. His automotive career began 43 years ago. During this time he has been involved in every aspect of the automobile business. He joined Autoflex Leasing as a Leasing Specialist in 1985, became Sales Manager in 1987, and the Senior Vice President in 1992.

He was made Managing Partner of Autoflex in 2009.

Blassingame currently serves on the board of the National Vehicle Leasing Association. He was the President of the Association in 2006-2007 and has served on the Texas State Board of the NVLA in various capacities since 1990. The NVLA recognized his service to the Association in 1999 and 2006 by making him the recipient of The President's Award. He earned the professional designation CVLE, (Certified Vehicle Leasing Executive), in 1996 and recertified for the designation in 2002, 2007, and 2012.



In 2011, he was asked to be an information resource and later met with representatives of the Federal Trade Commission regarding the consumer leasing industry. The FTC subsequently chose him to represent the consumer leasing business on their Consumer Protection Panel in 2012.

In 2014, David was given the Clemens-Pender Award. The Clemens-Pender Lessor of the Year Award is the highest honor to be awarded by the NVLA. It is given to the lessor who best exemplifies the highest standards of professional conduct including dedication, hard work, and ethics.



Greg Brink With an MBA degree from University of Illinois and an automotive background, Greg holds a diverse set of marketing skills that has helped hundreds of dealers sell more cars. Starting in Sales & Marketing at General Motors, and progressively working at leading dealer agencies, Greg currently serves as Sr. Director of Autoweb's digital traffic product. He has delivered

digital marketing workshops at industry conferences, and continues to be a subject matter expert for dealer's trying to make the most of their digital marketing efforts. Greg lives in Detroit with his wife and two daughters and serves his community as a reserve police/fire officer.



Josiah Cimino is a manager for RVI Group, the auto industry's leading residual value insurance company. Josiah joined RVI's analytical services team in 2011 with responsibilities for RVI's residual guidebook production and lease portfolio re-forecasting. In his most current role, he leads account management and business development for the residual value insurance business,

with a focus on the creation of specialized insurance structures that help meet the residual risk management objectives of RVI's clients. Josiah holds a B.S. in Business Economics from SUNY Cortland and an M.S. in Finance from Villanova University.



Bill Crawford is Founder of Wilmar Leasing, Inc., changed to Wilmar, Inc., the ownership was transferred to his children in 2004. Bill has been in the vehicle leasing business since 1969 and is a former President of the NVLA.



Scott Crawford is the president of Wilmar, Inc. and is past president of NVLA. He is celebrating 36 years in business at Wilmar, Inc. which is headquartered in Charlotte, North Carolina. Crawford is a Clemens-Pender Award recipient and received his MBA from Queens University.

SESSION PARTICIPANTS



Dale Davis

1978 – 1989: Chaffee Ford VP, Lease and Rental
1989 – 1998: GW Financial VP, Finance
1998 – Present: Endeavor Financial Services, CEO,
Vehicle and Equipment leasing
2012 – Present: Driven.co, CEO, Classic car restoration
2007 – Present: Leasing News, Advisory Board
Married, 4 awesome kids.



Paul Dell'Aquilo joined Metropolitan Commercial Bank in April 2017 as First Vice President and Commercial Lending Officer. In this role, he is responsible for the bank's commercial lending activities in Long Island and developing commercial lending opportunities in the greater New York area.

Dell'Aquilo has more than 25 years of experience in banking and finance and has served in executive and lending roles at Capital One, Bank of America (BoFA), Citigroup, and New York Community Bank (NYCB), focusing on business development, relationship management, and specialized lending. Strengths include business leadership, strategic planning, and product and risk models and credit policy development.

During his time with Capital One, he served as SVP and managing director of two lender-finance businesses with well over \$1 billion in the bank's loan and leasing portfolio. Also, designed and implemented comprehensive risk rating models for niche industries. As a banker with NYCB, BoFA and Citigroup, Paul managed the overall banking relationships with middle-market companies in various industries.

Dell'Aquilo completed formal commercial credit training in the Citibank Global Corporate & Investment Bank Management Associates Program. He holds a BBA in finance and banking from Hofstra University. He is a member of the Board of Directors of the YMCA of Long Island-Glen Cove, N.Y. and serves as a board member of the Nassau County Taxi & Limousine Commission.



Tom Deluise has been with Toyota for 33 years. He spent 11 years in Toyota's New York Region in numerous positions of dealer operations support. At the national headquarters Tom has worked in sales operations, marketing, Toyota Certified and Toyota rent A Car as well as Lexus Sales and market representation.



Mark Dubois is a moderator and consultant with NIADA 20 Groups. He has more than 38 years of experience in the automotive business ranging from dealership management, recruiting and training, e-business, marketing, and Buy Here-Pay Here management. Mark served as Regional Manager for CarBiz Auto Credit, Florida division, overseeing the day to day operation of the BHPH business. In addition he started and managed three BHPH car lots from inception. He is also a writer for BHPH Dealer magazine with articles on business analysis, operational best practices, and industry trends.



Geof Fowler, CVLE, is the VP, Network & Special Programs at LeasePlan, which is the world's largest fleet management company with over 1.7 million vehicles under management globally. Geof has worked at LeasePlan for 26 years, in a variety of operational, sales and management roles. Since 2003, Geof has been responsible for the Network division which partners with independent leasing companies to sell Network's fleet management services. Network allows the ILC's to become a full-service provider for their customers and adds revenue opportunities for the ILC, as well. Geof has been a member and strong supporter of the NVLA since 2003.



Brent Garrett, Director of Commercial and National Accounts at CarLotz, leads the company's retail remarketing of commercial, fleet, and other business-owned vehicles around the country through CarLotz' one-of-a-kind retail remarketing process. Brent has been with CarLotz for six years and helped launch the company's commercial efforts. Brent started his automotive career with Enterprise Holdings in 2003 and spent 10 years in both the vehicle remarketing and commercial fleet divisions.

Today, in his role at CarLotz, Brent works with many of the largest consignors in the United States, helping to maximize remarketing proceeds. Garrett earned Auto Remarketing's Top 40 Under 40 award in 2015. He is actively involved in the International Auto Remarketers Alliance (IARA), serving as a Co-Chair on the Education and Conference Planning Committee, serves on IARA's Membership Committee, and received his Certified Automotive Remarketer designation in 2016. Garrett Graduated from the University of Colorado at Boulder with a B.S. in Marketing in 1995 and lives in Norfolk, Virginia with his wife and two young sons.



SESSION PARTICIPANTS



John Jacobs is Director of FinTech Strategies at eOriginal, Inc. Jacobs provides guidance on managing trusted transactions of digital financial assets for all parties from the borrower to the secondary market. He is often asked to present on how digital transformation improves processes, creates operational efficiencies and can connect to trusted ecosystem of financial industry leaders.



Steve Jason, CVLE, is the Vice President and Director of Vehicle Finance at Signature Financial, LLC, a subsidiary of Signature Bank. Prior to joining Signature in 2012, Steve has provided non-recourse leasing and finance programs at Superior Bank, FSB and recourse lease financing at All Points Capital Corp./Capital One Bank and New World Lease Funding, LLC. Steve began his automotive career

in 1981 and has worked in vehicle leasing and finance since 1985. Steve is experienced in all areas of vehicle finance and leasing, from contract origination through vehicle remarketing and deficiency collections. Steve received his CVLE in 1995 and has served on the Board of Directors of the New York chapter of NVLA as well as on the National Board of Directors of the National Auto Finance Association.



Ed Kaye is co-founder and Vice President of Access Commercial Capital, a division of United Leasing and Finance of Evansville, IN. His career spans 25 years in the transportation finance and leasing industry.

Prior to ACC, Kaye co-founded and was the President and CEO of the Advantage Funding group of companies where, along with his co-founders, he was responsible

for growing a de novo portfolio to over \$300 million in asset under management.

He previously served in various sales and management positions with AutoTech Leasing Associates and Term Industries.

Kaye holds a Juris Doctor from St. John's University School of Law, and an M.A. and B.A. from the University at Albany. He participates on various industry panels and events.



George Klinke has been in the auto financial services business for over 35 years, helping create a major consumer leasing company in Dallas, Texas and then worked for GE Capital Auto Financial Services in various capacities for over 14 years. At GE he was involved in the sales of leasing and was instrumental in the development of GE's subprime auto finance program. Following GE

in 1998, Klinke organized and led the Great Lakes Region in Chicago for Fairlane Credit LLC, leaving in 2000 to join Household Automotive Finance Co. in San Diego, California. After leaving Household, Klinke was Vice President, Sales for the First American Corporation in their Vehicle Title Division for 6 years. In the 3 years prior to joining LPHH, he was Executive Vice President, Sales for Integrus Financial, Inc.



Tom Kontos is Chief Economist for KAR Auction Services Inc. Tom has more than 25 years of experience in market research, financial analysis and strategic planning. He is the author of Pulse, a report on economic conditions and the new and used vehicle markets in the US and Canada, and the Kontos Commentary, a monthly e-mail report and video on wholesale used vehicle price trends.

His Analytical Services team produces numerous value-added studies for clients and dealers. In 2016, Kontos was awarded the Ed Bobit Icon of the Automotive Industry Award by the International Automotive Remarketers Alliance and the National Auto Auction Association.



Dr. Lukas Kuhn is the Founder of Tourmaline Labs™. As the CTO, he engineers behavior-based software solutions that enable telematics service providers to offer next-gen analytics for mobile applications. Lukas designed the Tourmaline Labs™ platform. It offers valuable geo-positioning, behavior analysis and telematics solutions. Prior to founding Tourmaline Labs™, Lukas

served at Qualcomm's Research & Development Center as Senior System Engineer developing contextual Intelligence technologies and systems designed to enhance and coordinate user outcomes. In 2010 Lukas obtained a Ph.D. in Computer Science from the Technical University of Munich. Since then he has published over 35 peer-reviewed research articles, holds 14 US patents and he actively participates in number of industry related committees.



SESSION PARTICIPANTS



Bob Lettis is the VP Strategic Alliances and Business Development at 700credit. Mr. Lettis has been in the Automotive industry for over 13 years focusing on the Credit Bureau, Compliance and Pre-Screen segments of the industry. Mr. Lettis has worked closely with Trans Union, Experian and Equifax in developing and growing these related product categories with Dealers, Dealer groups, Affiliates and OEMs.



Allan Levine has over 40 years of experience in the vehicle and equipment lease-finance industry. In 1974, Allan started Fox Auto & Truck Discount Leasing Company and in 1987, the name changed to Fox Valley Leasing, which merged with Harbor Leasing to become Madison Capital in August of 1997. Allan served as Madison's President until February 2017.

Allan has also been active in many community organizations serving as VP of The Jewish Community Center and Chairman of The Gordon Center, (a 550-seat boutique venue for the performing arts), and The Chimes, an international not-for-profit serving over 20000 individuals with development disabilities and employs more than 2300 employees. He has also served, at the board and committee levels of additional local philanthropic and community organizations. Allan is currently a trustee of The Maryland Zoo. It is the fourth largest Zoo in the U.S. Allan is a graduate of the University of Maryland where he played lacrosse.



Rick Lewis is the relationship officer at 1st Source Bank for the specialty finance group auto/light truck team eastern USA market. Rick has more than 15 years of experience in the financing of rental and leasing vehicles. Prior to joining 1st Source in 2000, Rick worked at ITT Commercial Finance and Bombardier Capital. Rick enjoys traveling, reading, hiking and camping.



Stu Lustman has been writing about fintech generally and peer to peer lending specifically since 2013 at his blog P2PLendingExpert.com. Stu takes his 20 years of financial experience and takes all the jargon and confusion and simplifies for the individual 'retail' investor both on his blog and in his books. Stu believes that peer to peer lending, crowdfunding and decentralized investment vehicles like

Bitcoin and other cryptocurrencies are the future of finance. Stu is originally from Baltimore, Maryland where he's a diehard Orioles fan. He went to the University of Maryland where he earned a BA in Government and Loyola University (MD) where he earned a MBA.



Tyson Madliger With a passion for filling the gaps in automotive advertising, Tyson Madliger leads an all-star lineup of automotive professionals who drive high-converting traffic to dealership websites. As CEO of Dealer Authority, he draws from 20 years' worth of automotive experience to deliver unmatched SEO, PPC, and Social Media marketing solutions.



Anthony Maresco The Market Manager of the Santander Vehicle Funding group since 2007, Anthony has been involved with the Vehicle Funding product for 25 years in various capacities including VP of Operations, Financial Analyst and Audit Officer.



Nick Markosian A native Utahn, Nick has been in the car business for 25 years. Nick started as a lot boy at a local Nissan dealership in 1992. After graduating high school Nick started selling cars. Nick was salesman of the year in 1995. The Nissan store opened a used car satellite store in 1996 which Nick ran for two years.

Nick opened his own dealership in 2000 with a partner and called the dealership West Valley Auto Plaza. After turning away perfectly good customers because of credit issues, Nick started doing some Buy Here Pay Here in 2004. As the recession hit, BHPH became a crucial part of his business and survival. In 2010, after doing extensive research, Nick switched his operation from Buy Here Pay Here to Lease Here Pay Here.

In November 2013, Nick relocated his dealership to the same used car store he ran in 1996 and named it Markosian Auto. Since that time, Nick has expanded to three locations, has over 1600 LPH, and retails almost 100 cars per month in addition to his LPH business.

Nick enjoys skiing and mountain biking in the beautiful state of Utah. Nick enjoys time with wife Jen, his 13 and 17-year-old sons, 14 and 16-year-old step sons, three-year-old son and one-year-old daughter.



SESSION PARTICIPANTS



Peter "Webdoc" Martin is the President of Cactus Sky Digital and Testimonial Builder. He is a technology correspondent and digital marketing expert renowned for creating innovative programs, leveraging over 31 years of sales and marketing experience to become a business leader, speaker, writer, trainer, and consultant.

Martin started his automotive career in 1986 with Ricart Ford and was part of the team that propelled them to the status of #1 Ford Dealership in the nation. He has been actively involved in the automotive industry his entire career working in dealerships and/or marketing for them and brings a keen insight into every opportunity.



Gary May brings over 17 years of automotive experience, ten plus of those being consulting in-dealership on sales process, digital marketing, online lead generation and management as well as an industry-first social media and reputation management advocate, placing some of the first dealerships on Facebook, Twitter and Google+. Gary's background covers sales, content/SEO, SEM, social and coaching.



Gary Mott is the President of FLD, Inc. where he directs the development and implementation of the company's overall strategy and growth objectives, and is responsible for FLD's domestic and international endeavors.

Mott joined FLD in 1992 as operations personnel and assistant to the President and CEO of FLD. Throughout the years, Mott's career expanded with in the FLD organization holding onto roles such as National Sales Representative, Director of Marketing, VP of Sales, Vice President and now President and Principal of the privately held organization.

His dedication to the industry along with his passion for technology and process improvement has enabled FLD to become one of the industry's top privately held remarketing firms.



Alain Nana-Sinkam is a 25-year auto industry veteran, currently serving as Vice President of Industry Solutions for ALG, providing data-driven solutions to answer some of the biggest questions facing the North American auto industry. He leads the ALG client-facing team, managing relationships with OEMs, captive and independent lenders, the investment community and other auto industry participants. Alain previously worked at Wells Fargo and HSBC Auto Finance and started his career at an auto dealership.



Mike North is a Partner in Katz, Sapper & Miller's Audit and Assurance Services Department. Mike supervises audits and reviews of financial statements as well as the preparation of tax returns. Additionally, Mike provides due diligence and transaction advisory services to private equity and strategic clients. He is also involved in advising clients in tax, accounting, reporting, compliance, and internal control matters.



Rob Rogers is a fourth generation Texan who grew up spending all his free time at his dad's Oldsmobile dealership in Abilene. He naturally loved cars and could name most brand and models on the road by the age of four. After graduating from Texas Tech University in 1975 he learned the business side by working for Parkway Pontiac in Dallas until starting his own car leasing company, Vanguard Lease company in 1978. After starting with a line of credit and leasing cars in house, he joined up with several national lenders to broker some of his leases. He continues today, after 40 years with a staff of two, and has over 750 vehicles in his portfolio.

Rob has served as board member and president of the Texas chapter of NVLA, and continues to support, and benefit from NVLA, and served as national president from 2004-2005.



Connie Scarpelli's career began at GM in 1985 with Powertrain, holding various roles in manufacturing and engineering and as a Squeak and Rattle engineer at Milford Proving Ground. Joining the Fleet organization in 2002, she has held positions in alternative fuels, commercial product, event management, government sales and currently Fleet Management Sales. Connie holds a Bachelor's degree from Ferris State University.



SESSION PARTICIPANTS



Sloan Schickler is the Legal and Legislative Counsel for the NVLA. She represents clients in the areas of finance and corporate law, including commercial and consumer leasing, retail installment sales and dealer floor plan finance, auto and equipment finance, syndicated revolving credit facilities, asset securitization, corporate structuring and governance, regulatory licensing and compliance and real estate finance.

Sloan's career began at Holland & Knight as a commercial litigation associate. Sloan was a partner in the boutique commercial firm of Schickler & Schickler, L.L.P. for 20 years before forming Schickler PLLC and becoming of counsel to Wong Fleming. Her bar admissions are the State of N.Y., S.D.N.Y., E.D.N.Y., the U.S. Tax Court and the U.S. Supreme Court. She lives in New York City with her family.



Paul J. Seger is the Executive Vice President and General Manager, Asset Remarketing at Element Fleet Corporation. During his 35 year career, Paul has held multiple positions within the Fleet Services and Consumer Finance vehicle remarketing divisions.

Paul was instrumental in navigating the Consumer Finance business through one of the most challenging cycles in the automobile industry and, along with his team, was responsible for mitigating millions of dollars in forecasted residual value losses. In addition, Paul is a Six Sigma Green Belt with multiple quality improvement projects to his credit.

Beginning in 2008, Paul led the launch of GE's automotive remarketing services business for non-lease customers, growing the business into one of the largest 3rd Party vehicle portfolios in the nation, offering a uniquely broad mix of inventory for Element's automotive buyers.

In 2015, Paul was named Consignor of the Year by his industry peers at the National Auto Auction Association Conference. In 2016, Paul was elected to the International Automotive Remarketers Alliance board of directors, and is currently serving as its vice president.



Tarry Shebesta is a dynamic entrepreneur, launching a digital car buying service from a second bedroom into a successful, pioneering, and constantly innovative force in the automotive industry.

Past president and current board member of the National Vehicle Leasing Association.

Founder and CEO of Automobile Consumer Services, Inc. (ACS), a pioneering leader of digital marketing and retailing solutions for the automotive industry. Automobile leasing subject matter expert on live TV shows, including CNBC, FOX Business, and Bloomberg TV. Media consultant on a variety of automobile industry topics. Interviewed by the Wall Street Journal, Los Angeles Times, Dow Jones Newswire, Business Week Magazine, Forbes Magazine, Kiplinger, Money, USA Today, and others. Twice awarded the President's Award by the National Vehicle Leasing Association in 2005 and 2007 for conspicuous service above and beyond the call of duty.

Awarded the DrivingSales Innovative Cup Finalist in 2016. Speaker at numerous automotive industry conferences, including Digital Dealer, CAR Remarketing, National Remarketing, the Lease Management Forum Seminars, the National Vehicle Leasing Association, and the Automotive Consumer Vehicle Lessors.



Matt Tennison has over 20 years' experience in the SMB marketing and advertising field and over 15 years' experience in high-level business development and partner relations. Over his career, Matt has worked for large advertising publications and national agencies where he achieved great success in advertising sales, business development, and sales management. Prior to joining

Boostability in 2011, Matt ran his own advertising agency for eight years, where he became very familiar with both traditional marketing methods and new digital marketing techniques. He has an intimate understanding of the small business marketplace and an expertise in forging high-performing partner and SMB relationships.



SESSION PARTICIPANTS



Mike Wood has 29 years experience in the automotive business, having worked at a large franchised dealership for 8 years, a small independent leasing company for 2 years, then as an independent vehicle dealer/lessor in excess of 17 years, and now as General Manager of Lotus Vancouver. He has served on the Executive Board of the NVLA and served as the Association's President in 2008-2009. Mike lives in Vancouver, BC with his fiancé Rachel and enjoys skiing, tennis and of course finding the perfect road for a rip in a fun car – preferably an older Porsche 911 or Ferrari 328.



Paxton Wright is the Chief Operating Officer at PrimaLend Capital Partners, a Dallas-based commercial lender, providing no-hassle revolving lines of credit and inventory floor plans to independent auto dealers and finance companies nationwide.

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The National Vehicle Leasing Association can trace its roots back to 1968 when a small group of lessors in San Francisco formed the Automotive Leasing Association. This group formed for the same reasons NVLA exists today – to share in the experiences of lessors so that each may grow from that knowledge.

Within a few years of learning about the San Francisco group, Southern California lessors formed a similar group, calling themselves the Southern California Leasing and Rental Association. The two groups remained as separate entities until 1976, when California Legislature introduced legislation threatened the industry's practices.

It wasn't until an ad hoc committee of representatives from both associations met with the Attorney General's staff to provide industry input that the groups realized the benefits of becoming one. On October 14, 1976, the California Vehicle Leasing Association (CVLA) was founded with 111 members in the two chapters in San Francisco and Los Angeles.

Forward in their thinking, the CVLA voted at its 1981 annual conference to expand the association beyond its California borders to include eleven western states, thereby becoming the Western Vehicle Leasing Association (WVLA).

The popularity of WVLA lead to a call for its services beyond its western boundaries. Lasting little more than 1,000 days, WVLA membership voted in 1984 to expand its scope on a national basis and became the National Vehicle Leasing Association (NVLA).

Today, NVLA provides educational opportunities, promotes responsible legislation and communicates with members regarding developments and trends in vehicle leasing. NVLA promotes the leasing concept while encouraging the highest ethical and professional standards.

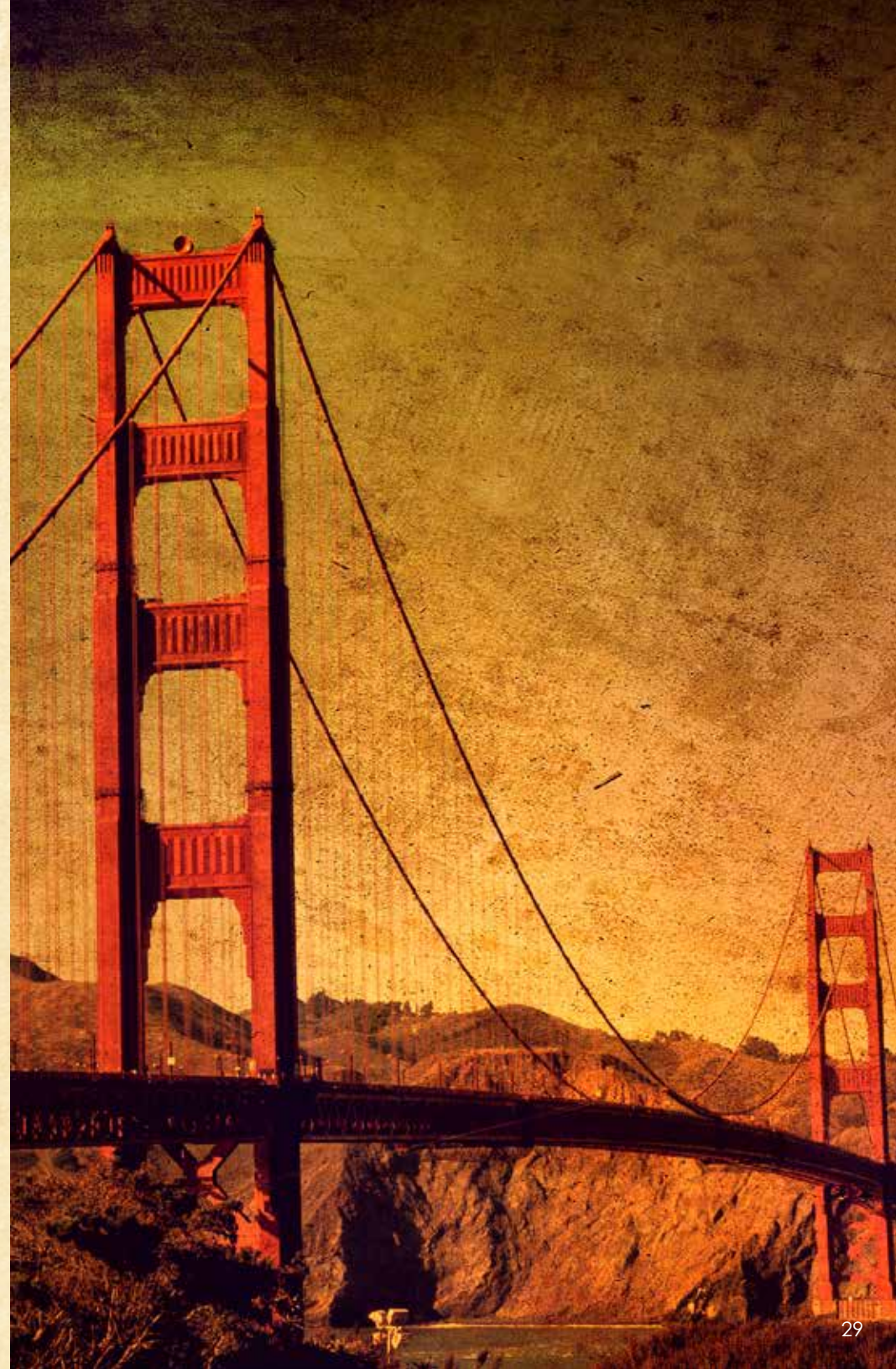
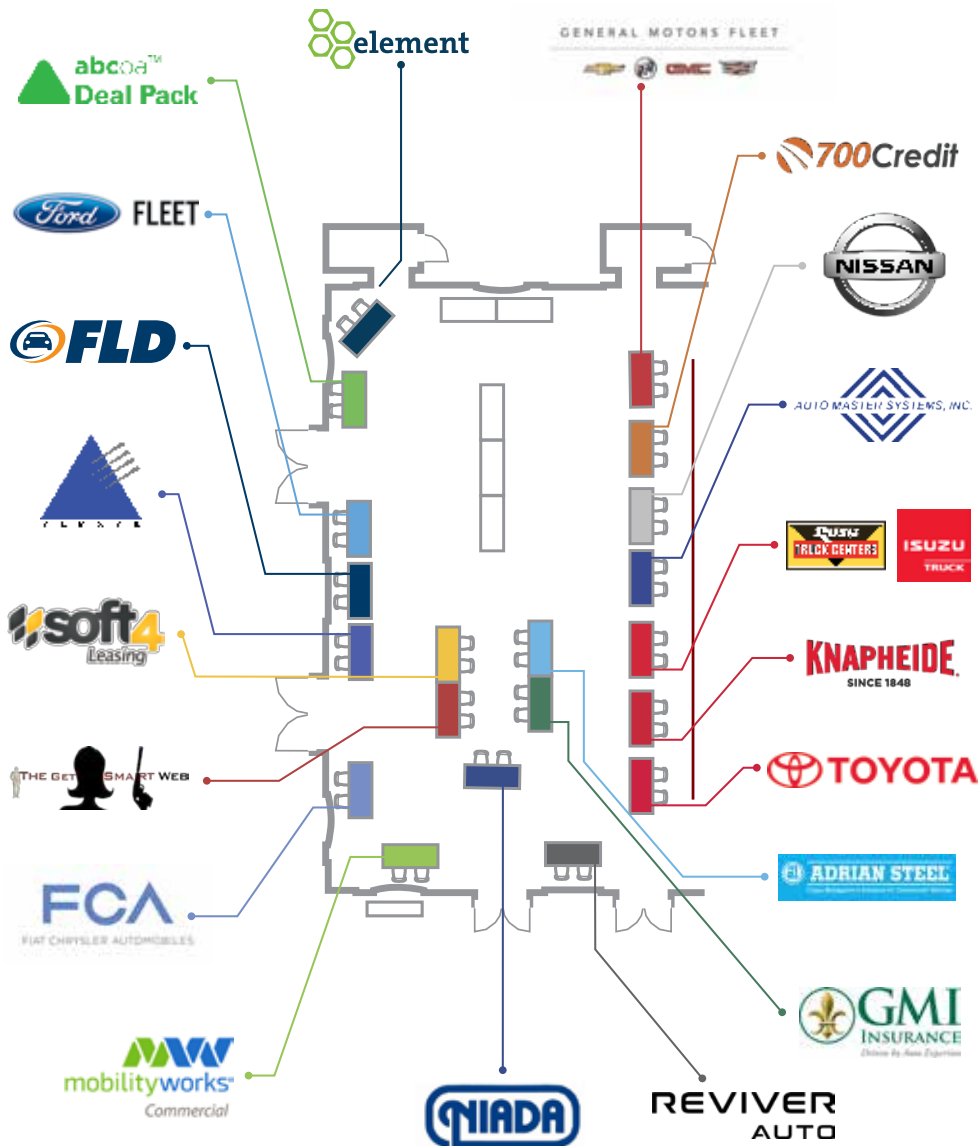


Exhibit Room La Jolla AB



EXHIBITORS



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EXHIBITORS



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GENERAL MOTORS FLEET



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GMI Insurance offers Contingent Auto Lease coverage at very competitive rates. Our program is ideal for independent leasing companies, automobile manufacturers, dealerships and financial institutions that lease autos to others for a 12-month term or more. Program not available in LA or NY. www.GMI-Insurance.com.



Rush Truck Centers is a commercial truck dealer for primarily sales, parts, and service. We are an approved dealer for Isuzu trucks, Ford commercial trucks, Peterbilt trucks, Hino, and International trucks. We have 120 locations across the USA and primarily serve as a National Fleet Sales Manager. We sell trucks to many leasing companies nationally and drop ship trucks across the country where needed with special fleet discounts as approved by commercial manufacturers. Visit us at rushtruckcenters.com.



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NIADA, The National Independent Automobile Dealers Association (NIADA), founded in 1946 has represented quality independent automobile dealers for over 70 years. NIADA is here to assist its members in becoming more successful within the used motor vehicle industry. Through membership in NIADA, you join with over 20,000 other professional auto dealers who share your dream of financial prosperity for your business. NIADA is your legislative advocate -- protecting your business interests. The association consistently brings you industry education, valuable information, services and benefits designed to prepare members for an ever-changing marketplace. The simple and better way to keep pace in the used motor vehicle industry is to join NIADA...a highly respected organization dedicated to your success!



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Toyota (NYSE:TM), creator of the Prius and the Mirai fuel cell vehicle, is committed to advancing mobility through our Toyota and Lexus brands. Over the past 60 years, we've produced more than 30 million cars and trucks in North America, where we operate 14 manufacturing plants (10 in the U.S.) and directly employ more than 44,000 people (more than 34,000 in the U.S.). Our 1,800 North American dealerships (nearly 1,500 in the U.S.) sold almost 2.6 million cars and trucks (2.45 million in the U.S.) in 2016 – and about 85 percent of all Toyota vehicles sold over the past 15 years are still on the road today.



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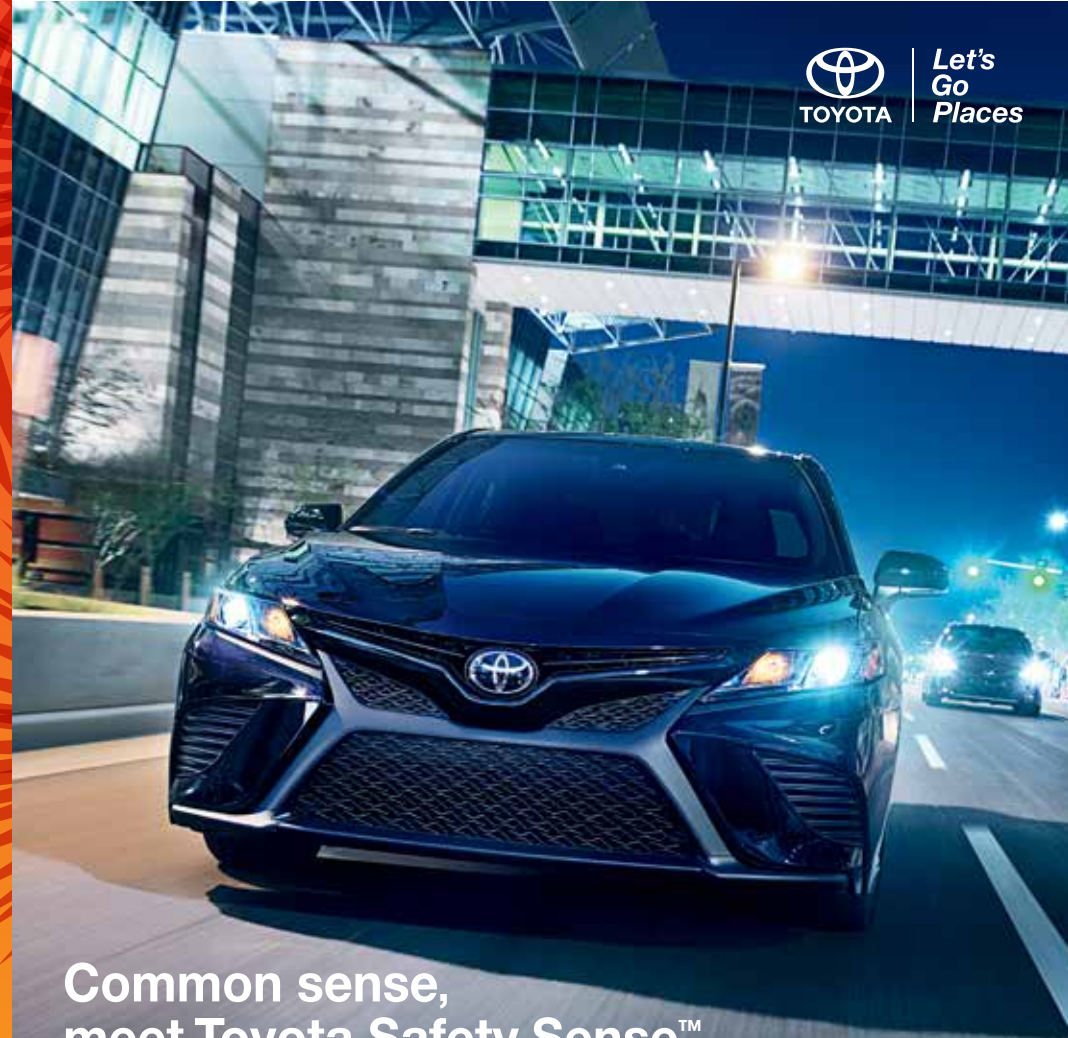
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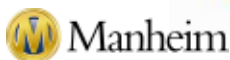
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