NVLA

APRIL 9-10 2025

SOARING TO NEW HEIGHTS

CLEARWATER BEACH

FLORIDA

nvla.org

Your strong and stable partners at **1st Source Bank** shine bright at this year's National Vehicle Leasing Association conference. As diamond sponsors, we are thrilled to introduce you to keynote speaker, **Michelle "MACE" Curran**, a former U.S. Air Force fighter pilot and Lead Solo for the Thunderbirds.

As commercial lessor experts, we provide the funding tools businesses like yours need to succeed. But tools alone aren't enough — knowledge and inspiration are just as crucial. That's why we're excited to have MACE bring fresh perspectives on how to learn, grow, and lead. We look forward to introducing you to MACE and the 1st Source team at the **Welcome Reception** on **April 9**.

1st Source Bank®

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Welcome

Welcome to the NVLA 2025 Conference!

After the unexpected cancellation of last October's conference due to the hurricanes that impacted this region, we are especially thrilled to gather in person this spring. The challenges of the past only reinforce the importance of resilience, adaptability, and innovation—qualities that have long defined the vehicle leasing industry.

Our industry continues to evolve at an unprecedented pace, shaped by shifting client demands, technological advancements, and economic factors. The rise of electric vehicles, concerns over cybersecurity, and sustainability initiatives are just a few of the forces reshaping our business landscape.

We extend our deepest gratitude to all who helped our Committee curate an outstanding lineup of speakers, discussions, and networking opportunities. This year's program is designed to provide valuable insights into the latest trends, strategies, and innovations that will help us navigate and thrive in an increasingly competitive market.

Our goal remains clear: to inspire collaboration, drive innovation, and chart a path forward for continued success. The strength of our industry lies in our ability to adapt, and together, we will embrace the challenges and opportunities ahead.

Let's make the most of these next couple of days—reconnect, learn, and "Soar to New Heights" as we shape the future of vehicle leasing.

-The NVLA Conference Committee

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Discover the Difference

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Schedule At A Glance

Wednesday, April 9

11:00 a.m.	**Registration Opens**
Noon – 4:00 p.m.	**Golf Outing**
2:00 – 4:00 p.m.	**Poolside Social – Hosted by Women in Leasing**
5:00 – 7:00 p.m.	**Welcome Reception and NVLA Awards**

Thursday, April 10

6:30 a.m.	**Registration Opens**
7:00 – 8:00 a.m.	**Breakfast and Exhibitor Networking**
8:00 – 8:15 a.m.	**Conference Welcome** *– Tarry Shebesta, NVLA President, and Charlie Vogelheim*
8:15 – 9:30 a.m.	**Keynote – Flying Through Fear: How Vulnerability Fuels Success** *– Michelle "MACE" Curran* *Includes special introduction by Keynote Sponsor 1st Source Bank!*
9:30 – 10:00 a.m.	**Break and Exhibitor Networking**
10:00 – 10:15 a.m	**Solving the Automation Equation** *– Inovatec*
10:15 – 10:45 a.m.	**AI: Risks, Rewards and the Road Ahead** *– Charlie Vogelheim*
10:45 – 11:30 a.m.	**AI Innovations in Auto Leasing** *– Jessica Gonzalez*
11:30 a.m. – 12:00 p.m.	**Legal & Legislative Update 2025** *– Sloan Schickler*
TWO OPTIONS **12:00 – 1:15 p.m.**	**Lunch and Exhibitor Networking – Dunes III** **Women in Leasing Roundtable Lunch – Heron**
1:15 – 1:30 p.m.	**Nissan**
1:30 – 2:15 p.m.	**To EV or Not EV – The Great Debate** *– Charlie Vogelheim, Moderator; Nick DiPrima, John Possumato, Elena Ciccotelli, and Jimmy Douglas*
2:15 – 3:00 p.m.	**FBI Cyber: Imposing Risk and Consequences** *– Brian Herron*
3:00 – 3:30 p.m.	**Break and Exhibitor Networking**
3:30 – 4:30 p.m.	**Navigating the Future of Vehicle Leasing – Market Insights and Emerging Trends** *– Charlie Vogelheim, Moderator, Tom Kontos, Melinda Zabritski, and Eric Lyman*
4:30 – 5:15 p.m.	**Automotive Social Media: Proven Strategies and Actionable Insights for Lessor Growth** *– Gail Rubenstein*
5:15 – 6:00 p.m.	**Beer with a Vendor**
6:00 – 8:00 p.m.	**President's Reception**

Networking and Special Events

The 2025 NVLA Annual Conference is our preeminent networking event of the year. Connect with your colleagues in the independent leasing community!

Your attendee badge is required.

WEDNESDAY, APRIL 9

Golf Outing
Noon – 4:00 pm
Clearwater Beach Country Club

Poolside Social
2:00 – 4:00 p.m
Pool Deck – North Lawn

Metropolitan Commercial Bank
The Entrepreneurial Bank Since 1999

Kick off the conference by diving into a networking experience like no other at the first NVLA Poolside Social! Hosted by the Women in Leasing and sponsored by **Metropolitan Commercial Bank**, all attendees are welcome to this open house-style event by the poolside to connect, share ideas, and forge valuable relationships. **Wear casual attire comfortable for a pool setting!**

Welcome Reception and NVLA Awards
5:00 – 7:00 p.m.
Dunes Ballroom IV-V

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Network will attendees and keynote speaker Michelle "MACE" Curren over hearty hors d'oeuvres and beverages at our annual Welcome Reception, sponsored by **1st Source Bank.** New this year, we will also be recognizing our NVLA award recipients!

THURSDAY, APRIL 10

Beer with a Vendor
5:15 – 6:00 p.m.
Dunes Ballroom IV-V

inovatec

Connect and socialize with NVLA's exhibitors! Enjoy an ice-cold refreshment with our exhibitors in a fun, casual setting, sponsored by Inovatec.

President's Reception
6:00 – 8:00 p.m
Heron/Balcony

NISSAN

All are welcome to the President's Reception, sponsored by **Nissan**. Don't miss this special night, featuring hors d'oeuvres, beverages, and musical entertainment by **Noel**!

Meals & Exhibitor Networking

Dunes Ballroom III & IV-V

Please visit the exhibitors! We thank them for their support.
Your attendee badge is required.

THURSDAY, APRIL 10

7:30 – 8:00 a.m. **Dunes III**	**Breakfast**	FLD
9:30 – 10:00 a.m. **Dunes IV-V**	**Break and Exhibitor Networking**	Fleet56 SmartAuction azuga a Bridgestone Company Canopy Connect PAVE
12:00 – 1:15 p.m. **Dunes III**	**Lunch**	NETWORK powered by WHEELS
12:00 – 1:15 p.m. **Heron - 3rd Floor**	**Women In Leasing Roundtable**	TOYOTA
3:00 – 3:30 p.m. **Dunes IV-V**	**Break and Exhibitor Networking**	Napleton Fleet Group Flagstar Bank GUTTMAN ENERGY Santander

Wyndham Grand Hotel Map

Dunes IV-V Foyer – Registration

Dunes Ballroom IV-V – Welcome Reception

Dunes Ballroom I-II – General Sessions

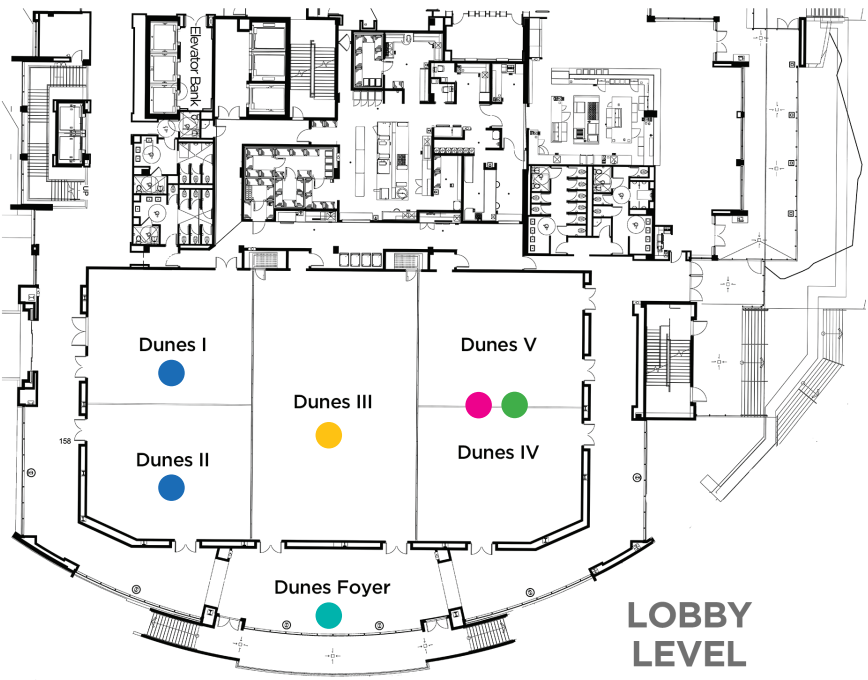
Dunes Ballroom IV-V – Breaks and Exhibitor Networking

Dunes Ballroom III – Breakfast, Lunch and
Exhibitor Networking

Heron – Women in Leasing Roundtable Lunch

Heron/Balcony – President's Reception

Not on the Map:
North Lawn Pool Deck – Poolside Social



LOBBY
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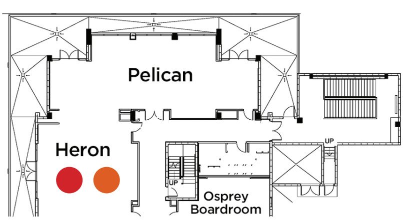
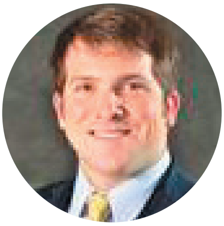


2025 Conference Committee

Tarry Shebesta
NVLA President,
ACS Financial



Pete Stevens
Corporate Fleet
Services, Inc.

Doug Moore
Cathedral Consulting

Paul Najarian Jr.
ACT Leasing Inc.

Sloan Schickler
Schickler
& Schickler PLLC

Ken Sopp
CULA

Mark Van Nest
MidWestern Leasing

General Session Descriptions

THURSDAY, APRIL 10

Keynote Speaker

Keynote – Flying Through Fear: How Vulnerability Fuels Success

Michelle "Mace" Curran

In today's world, we are constantly under pressure to hire the right people, create a cohesive team, and perform at a high level…plus doing more with less. However, true success hinges on each team member's ability to be bold and expand their comfort zone.

As leaders, we can continuously reinforce this with our teams. Yet, sometimes, seeing this struggle from a new perspective is just what we need as the catalyst for change. Recognizing that even those who may seem unflappable have overcome the same doubts and the same obstacles suddenly makes success seem within reach.

Are you ready to take flight and overcome your fears?

AI: Risks, Rewards and the Road Ahead

Charlie Vogelheim

AI is reshaping our world, bringing both incredible opportunities and significant challenges. In this 30-minute session, we'll explore the fundamentals of AI, its impact on industries, the ethical and security concerns we must navigate, and the groundbreaking innovations we can look forward to. Whether you're an AI enthusiast or just curious about its future, this session will provide a balanced perspective on what we should be cautious about and what we can be excited about in the AI revolution.

AI Innovations in Auto Leasing

Sloan Schickler Esq., Managing Partner, Schickler & Schickler PLLC

The U.S. regulatory scheme is highly complex, and it affects your business. Legal and Legislative Counsel, Sloan Schickler, will provide an overview of regulatory developments including those concerning a regulatory shift to the states, commercial finance disclosure laws, Corporate Transparency Act, non-compete clauses in employment agreements, and the CARS Rule. Bring your questions and concerns.

Legal & Legislative Update 2025

Sloan Schickler Esq., Managing Partner, Schickler & Schickler PLLC

The U.S. regulatory scheme is highly complex, and it affects your business. Legal and Legislative Counsel, Sloan Schickler, will provide an overview of regulatory developments including those concerning use of non-competes in employment agreements, the CARS Rule, Beneficial Ownership Reporting, and commercial finance disclosure laws. Bring your questions and concerns.

Women in Leasing Roundtable

This roundtable session will provide an opportunity for all women at the conference to come together for robust discussion on leasing industry issues and trends, with a focus on collaboration, connection, and building community.

To EV or Not EV - The Great Debate

Nick DiPrima, John Possumato, Elena Ciccotelli, and Jimmy Douglas

As the automotive world shifts toward EVs, questions around their feasibility, sustainability, and long-term benefits continue to spark intense debate. In this exciting session, industry experts come together to debate both sides of the EV conversation. This lively discussion will explore the realities of transitioning to electric mobility, weighing the environmental, economic, and social implications of EV adoption.

FBI Cyber: Imposing Risk and Consequences

Brian Herron

Cyber threats are evolving, and the vehicle leasing industry is not immune. Join FBI Supervisory Special Agent and cyber expert Brian Heron as he discusses how threat actors target financial and operational systems, the risks of data breaches, and the latest enforcement actions against cybercriminals. Learn how the FBI is working to impose real consequences on hackers and fraudsters—and what you can do to protect your business from cyber threats.

Navigating the Future of Vehicle Leasing – Market Insights and Emerging Trends

Tom Kontos, Melinda Zabritski, and Eric Lyman

Join a distinguished panel of industry experts as they delve into the dynamic landscape of vehicle leasing. Economist Tom Kontos, Melinda Zabritski, Senior Director of Automotive Financial Solutions at Experian, and Eric Lyman, Vice President at Black Book, will share their perspectives on current market conditions, consumer behavior, and emerging trends impacting the leasing industry.

This session will provide attendees with critical data-driven insights into the shifting economic factors, including vehicle depreciation, residual values, and the role of leasing in today's market. Panelists will discuss how these elements are shaping the future of leasing, providing valuable strategies for dealers, lenders, and leasing professionals to stay competitive and mitigate risk in an evolving marketplace.

Automative Social Media: Proven Strategies and Actionable Insights for Lessor Growth

Gail Rubenstein, CEO, Retail Resilient

In today's digital world, social media is a powerful tool for driving engagement, building brand loyalty, and accelerating growth in the automotive leasing sector. This session will focus on how lessors can effectively leverage social media platforms to attract and retain customers, enhance brand visibility, and increase leasing opportunities. Through real-world case studies and data-driven insights, industry experts will reveal proven strategies that have delivered tangible results.

Conference Speakers

Michelle "MACE" Curran has led an impressive career as a Fighter Pilot during her 13 years in the United States Air Force. From 2019-2021, she flew as the only female pilot for the Air Force Thunderbirds and performed for millions across the country and internationally. Michelle was also named the Distinguished Alumna of the Year by the University of St. Thomas in 2021. She has been featured on several well-known media platforms, including The Kelly Clarkson Show, CBS Evening News, and Glamour.

Before joining the Thunderbirds, Michelle was a combat proven fighter pilot completing missions across Europe, Asia, and the Middle East. She has a passion for pushing her limits, inspiring others, and changing lives.

As the Lead Solo for the Thunderbirds, Michelle realized the flying was cool, but the best part was inspiring others to overcome their fears and pursue their dreams. Since transitioning out of the military, she has founded her company, Upside Down Dreams, and is committed to empowering men and women of all ages to overcome obstacles and the fear of failure. She has inspired thousands through her passion for breaking barriers and setting the example of what can be accomplished through handwork.

When Michelle isn't speaking, she volunteers as part of the Veteran's Outdoor Advocacy Group, spends time with her stepson and husband rock climbing, and pursues her mountaineering goals.

Charlie Vogelheim has been involved in the Automotive Industry for nearly 40 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. Charlie produces a weekly radio show and podcast "The Flying Car" that covers the transformation of transportation.

Elena Ciccotelli is an award-winning automotive executive and the founder, host and producer of the EVs for Everyone podcast. Elena has made significant contributions in the automotive industry, particularly in the EV sector. Her podcast is renowned for its engaging content, offering a mix of entertainment and insightful perspectives on EV technologies. Elena's career highlights include a pioneering role at Lyft, where she developed innovative mobility solutions for dealers and fleets, and her tenure as Automotive Partnerships Director, where she fostered cooperative relationships between new mobility solutions and traditional automotive retail. In 2022, Elena served as the Vice President of Automotive Practice at Teleperformance, leading partnerships with major automotive brands and implementing customer care and digital transformation programs. Elena is also the recipient of the Auto Remarketing 40 under 40 award, the Women in Retail award and the AutoSuccess Women at the Wheel award.

Nick DiPrima: Driving Automotive Transformation

With 20+ years in SaaS technology, Nick is at the forefront of automotive innovation. He's led groundbreaking projects in rental, subscription, and EV with TSD, Wunder Mobility, and UFODRIVE, redefining sustainable transportation.

At The Merlin Group, Nick's strategic vision fuels demand generation and go-to-market strategies, propelling the industry toward a greener future.

Key Highlights:

- New Mobility Pioneer: Launched groundbreaking rental, subscription, & EV projects.
- Global Expertise: 20+ years in SaaS technology for OEMs, rental & leasing across EU, UK, North America & Australia.
- Strategic Leader: Focus on B2B leasing, OEM consumer programs, lifecycle management, and EV adoption.
- Mobility Mindset: Drives The Merlin Group's leadership in New Mobility.

Jimmy Douglas is the founder and CEO of Plug, an online marketplace that facilitates wholesale buying and selling of used EVs among a network of dealers and fleet operators. Jimmy brings unique expertise due to years of experience at the helm of the world's largest EV remarketing operation at Tesla, a career that originates on the front lines of dealership fixed ops, and Silicon Valley connection as a startup investor and entrepreneur.

Conference Speakers

Jessica Gonzalez is the Vice President of Customer Success and Lending at Informed. With 15+ years of experience in financial services, Jessica is responsible for identifying innovative products tailored to specific requirements, ensuring customer success and maximizing ROI. She has extensive experience in optimizing operations across financial and business development functions through business process reengineering/automation and performance management solutions. She builds robust, compliant operational infrastructure and continuous improvement cultures.

Supervisory Special Agent **Brian Herron** leads the FBI's Tampa Field Office Cyber Crimes Task Force. SSA Herron's Cyber Task Force is a diverse team of multiple federal, state and local agencies who pursue national security and criminal cyber adversaries in order to impose risk and consequences for their illicit activity. SSA Herron holds a master's degree in information security engineering, has numerous certifications focusing on forensics, pen testing, incident handing, intrusion analysis, and security architecture. As a subject matter expert, SSA Herron has lead the exploitation and analysis of digital evidence at many prominent crisis events and incidents around the world.

Tom Kontos has enjoyed a distinguished career, including 30 years of experience as an auction industry analyst and economist. In his role as Chief Economist, Tom led ADESA Analytical Services, interfacing with key clients and dealers, Wall Street and automotive analysts, and members of the media to provide critical insights on economic trends in the vehicle remarketing industry.

Tom has long been recognized for his work and thought leadership within the industry. In 2016, he was honored with the prestigious Ed Bobit Icon of the Automotive Industry Award by the International Automotive Remarketers Alliance and the National Auto Auction Association. Tom's contributions to ADESA and the broader automotive industry are immeasurable. His expertise and insights have significantly advanced our understanding of the market, and his work will continue to influence the industry for years to come. Tom has been a regular presenter at the NVLA Conference and also been a frequent contributor to NVLA's LeaseWire.

Eric Lyman is the Vice President of Product for Automotive Finance solutions at Black Book. In this role, Eric leverages his history as the leading expert on residual value forecasting with Black Book's unsurpassed vehicle and precise valuation data to develop data and analytics solutions to lending institutions in the automotive industry. He has appeared on CNBC, Bloomberg TV, National Public Radio, Fox Business and has been frequently quoted in Automotive News, Wall Street Journal, USA Today, The New York Times and CNN Money.

Eric boasts 25 years of experience as a thought leader and spokesperson across multiple organizations including Black Book, ALG, JD Power, DealerTrack and TrueCar. He is frequently called upon to provide market outlook guidance to automaker and captive lender executives in the boardroom, investors and ratings agencies in the asset backed securities marketplace in New York City and automotive product planners in design domes across the globe.

John F. Possumato, noted consultant, author and speaker in the automotive industry, is the Founder and CEO of Driveitaway Holdings, Inc. (OTC: DWAY), which provides a turn-key cloud platform/consumer app enabling dealers to offer new mobility solutions, including micro-lease-to-purchase options, focused on enabling subprime and deep subprime prospects to drive and then buy quality vehicles, including new and used EVs. A serial automotive industry entrepreneur and a dealership owner veteran, John has over 30 years of car industry leadership experience. He is also an attorney, a graduate of the Law School at the University of Pennsylvania (J.D.) and the Wharton School of Business (B.S.), is a member of the Bar of the State of Pennsylvania, was a founding Board member of the International Automotive Remarketers Alliance, and past Counsel to the Board of Directors of the Automotive Fleet and Leasing Association. He most recently helped create the Drive For Freedom Foundation, a nonprofit created to alleviate the "Poverty of the Carless."

Gail Rubinstein currently serves as the Founder & President of Retail Resilient, Social Selling for the Car Industry. Her entrepreneurial skills have been utilized for 25 years in the automotive space building start-up wholesale companies and driving performance in the variable and fixed operations of multiple privately held dealership groups in the United States & Canada.

She has been a guest speaker for multiple businesses and Auto Vendors including CBT News, Driving Sales, Digital Dealer, Nissan, Honda, Toyota, Women In Auto, vAuto, Trillium Dealers Association, several podcasts, and multiple public and privately held Dealership Groups. Gail serves as a member on the Advisory Board of Keiser University and Driving Sales. Her goal is to educate and provide the core competencies to auto dealers that are needed for social media today.

Conference Speakers

Sloan Schickler is highly experienced in all aspects of vehicle and equipment finance and her firm, and its predecessors, have been a leader in this area for decades. Her practice includes commercial and consumer leasing, retail installment sales and dealer floor plan finance, syndicated revolving credit facilities, asset securitization, corporate structuring and governance, regulatory licensing and compliance and real estate finance. Clients have included major commercial banks, financial institutions, investment banks, captive finance companies, leasing companies, manufacturers, dealerships, real estate investors, hedge funds and public and closely held corporations.

Sloan has served as outside general counsel to vehicle finance companies; she advocates for her clients before the New York legislature; she has designed documentation and compliance procedures for banks, financial institutions and captive finance companies that finance vehicle dealers, leases and loans; she has conducted numerous sales and financings of vehicle lease and loan portfolios including at foreclosure; and has served as special counsel for bankruptcy, work out and loan modifications, among other matters.

Sloan Schickler has been the Legal and Legislative Counsel of the NVLA since 2017, and she serves as an associate director on the Board. She founded the NVLA's women's initiative in 2022 which has become the NVLA's Women in Leasing. Sloan contributes regularly to the NVLA LeaseWire, is a supporter of Leasing News and sits on its Advisory Board.

Sloan's career began at Holland & Knight as a commercial litigation associate. She is a founder and managing partner of Schickler & Schickler PLLC and she is admitted to practice in the State of New York, S.D.N.Y., E.D.N.Y., the U.S. Tax Court and the U.S. Supreme Court.

Melinda Zabritski is Senior Director for Experian automotive financial solutions team, where she is responsible for implementing products and services specific to the automotive credit and lending industry. She also serves as Experian's primary analyst and spokesperson regarding key automotive finance trends. Throughout her career with Experian, Melinda has overseen the product management for Experian Automotive's lending channel, as well as the marketing strategy for the development of Experian's automotive credit vertical sales channel. Prior to joining Experian in 2004, Melinda held various product management and analyst positions in the credit industry, where she managed and developed credit risk models and market trending and forecasting tools. During that time, she also was responsible for managing prescreen and account management product lines.

Exhibitors & Sponsors

Visit our exhibitors* in Dunes Ballroom IV-V

1stsource.com | Member FDIC

The Auto & Light Truck Division of **1st Source Bank*** provides financing to commercial lessors throughout the USA. We offer credit limits up to $25 million and competitive fixed or floating financing to meet your company's needs. We specialize in leasing. We have developed an expertise in this area by providing consistent assistance to our clients for decades. When you come to us with questions about depreciation rates, residuals and expense ratios, you'll get informed, knowledgeable advice. We have dedicated staff to assist with customer fundings, and they are always ready to help with any questions or problems, so call us today to see how we can help meet your financing needs.

Ally SmartAuction* is an industry leading wholesale online auction that provides vehicle remarketers the opportunity to reduce expenses and maximize sale proceeds by quickly and efficiently wholesaling retired inventory. Two daily live-bid auctions bring together a nationwide audience of qualified buying dealers with consignors including OEMs, daily rental and fleet companies, and financial institutions. Since 2000 consignors have sold over 7 million vehicles on SmartAuction.

Established in 1984, **Advanced Lease Systems, Inc. (A.L.S.)*** is a leading innovator in the leasing and finance software industry. We specialize in designing, developing, and supporting advanced software solutions tailored to our customers' unique needs. Our commitment is to deliver cost-effective, cutting-edge, automated systems that address real-world accounting and management challenges. Our products have been developed in collaboration with industry experts, drawing insights from numerous seasoned leasing and accounting professionals. Whether operating on standalone PCs or complex multi-user networks, our versatile software is crafted to integrate seamlessly with a wide range of hardware configurations, ensuring optimal performance and flexibility for our customers.

a Bridgestone Company

Azuga*, now a Bridgestone Company, was founded with the vision to improve safety and productivity within the fleet ecosystem continuously. Azuga helps customers turn data from vehicles and drivers into intelligence that improves operations and safety while reducing cost and risk. Azuga provides innovative end-to-end solutions for commercial fleets through an integrated approach of hardware technology, fleet management applications, driver gamification, video telematics, and data analytics. The award-winning Azuga Fleet solution powers over 14,000 commercial fleets, from small to large enterprises. Azuga is headquartered in Fremont, California, with offices across the globe.

**Denotes Exhibitors*

Exhibitors & Sponsors

Canopy Connect* is the leader in insurance verification technology, giving businesses the ability to retrieve verified insurance information directly from insurance carriers in seconds and deliver data directly into other systems via API. Auto finance companies, banks, and dealerships can verify that their borrowers have the right coverage for their vehicles through Canopy Connect's consumer consent-driven data sharing technology and secure cloud infrastructure. They can also request updates to vehicles, drivers, and lienholders.

Flagstar Financial & Leasing's Vehicle Finance division provides uncommitted guidance lines of credit to independent lessors nationwide to ensure their continued growth and success. We offer financing for a wide variety of general commercial and special-purpose vehicles including light-, medium-, and heavy-duty trucks, vocational trucks, tow trucks, ambulances and non-emergency medical transportation, standard passenger automobiles, and highline, exotic, or collectible automobiles.

Flagstar also offers flexible lease and payment terms to meet your lessee client needs, including monthly payments in advance or arrears, annual payments and skip and step payments. Clients receive quick credit decisions, timely funding, and seamless servicing. Vehicle finance clients remain the lessee's primary point of contact throughout the lease term. Qualified lessors may perform their own lease billing and collections.

Fleet56* offers clients of Vehicle and Equipment lessors the ability to access their entire fleets data on an industry leading online platform that is branded to you. This allows your clients to, at a minimum, review and reconcile monthly charges and billing, to extensively manage their fleets for more efficiency, safe operation and any number of internal measures and key performance indicators (KPI)'s. Fleet56 Client portal enables you to:

- Successfully compete with larger FMC's in retaining your existing fleet clients.
- Successfully prospect the market for new clients who were not approachable beforehand due to the lack of this technology in your offering.
- Drastically reduce your current internal administration costs and efforts by exposing your clients to Fleet65 Client Portal's extensive and accurate reports portfolio.
- Proactively engage with clients with operational insights, timely replacement quotations etc.

**Denotes Exhibitors*

FLD, the company that pioneered vehicle remarketing and the industry leader for more than 45 years, is the only provider that can eliminate a fleet's remarketing risk by purchasing their assets upfront in one simple, seamless transaction that takes less than a week. Get a quote in hours and paid the agreed full price in less than a few days. FLD even handles all the details – from transport to de-identification to license and title work. Save time, money, and resources. Move on to more important things faster. It's just that easy!

Guttman Energy's* Fleet Fuel Card offers fleet managers no fees, no contracts, and none of the hassles of big bank fuel cards. Designed to meet the unique business needs of transportation professionals, our fuel card comes with a commitment to unparalleled customer service and the best prices possible at more than 85,000 service stations nationwide.

Inovatec Systems* is a provider of cloud-based lease origination and servicing solutions, catering to financial institutions throughout North America. The company has established itself as the preferred technology provider within the North American automotive lending and leasing industry. For more information, visit www.inovatec.com.

Mazda's suite of vehicles (Mazda3, CX-30, CX-5, CX-50, CX-90) with i-ACTIVSENSE safety technologies offer fleets class leading fuel economy, lower emissions, Safety Pick+ & 5-Star Crash ratings, and strong residual values.

Metropolitan Commercial Bank (the "Bank")* is a New York City based full-service commercial bank that provides a broad range of business, commercial and personal banking products and services to individuals, small businesses, private and public middle-market and corporate enterprises and institutions, municipalities and local government entities. The Bank operates banking centers and private client offices in Manhattan and Boro Park, Brooklyn in New York City and Great Neck on Long Island in New York State.

The Bank is a New York State chartered commercial bank, a member of the Federal Reserve System and the Federal Deposit Insurance Corporation, and an equal housing lender. The parent company of Metropolitan Commercial Bank is Metropolitan Bank Holding Corp. (NYSE: MCB).

**Denotes Exhibitors*

Exhibitors & Sponsors

Napleton Fleet Group

For the past 32 years, the **Napleton Fleet Group** has provided new vehicle acquisitions to independent lease companies and company-owned fleets across the U.S. Our staff of fleet professionals can assist you in factory-ordering vehicles from Ford, GM, Hyundai/ Genesis, Kia, Mazda, Nissan, Stellantis, Subaru, Toyota and VW for drop-shipment anywhere in the U.S. Simplify your vehicle acquisition process by giving us a call.

Network* is an independent brand of vehicle management services, partnering with lessors to assist them with providing fleet management expertise to their customers. Network gives a lessor a competitive sales advantage and additional revenue, while saving their customers approximately 20% on their vehicle operating expenses.

Nissan* is a global full-line vehicle manufacturer that sells more than 60 models under the Nissan and INFINITI brands. Our vision is Mobility for All, by building clean, affordable, and safe cars for everyone, with a Zero Fatality mindset through vehicle safety, and our autonomous systems.

PAVE* is the world's most advanced virtual vehicle inspection platform. With PAVE, we are not just changing the way people inspect vehicles, we are advancing the science and application of the way visual inspections are completed. The opportunities are enormous and we're just getting started.

PYA Solutions Soft4Leasing* is the all-in-one cloud-based leasing software solution that includes lease accounting, lease management, financial accounting, CRM and document management running within Microsoft Dynamics 365 Business Central. With Soft4Leasing lease management software, you can easily manage the entire leasing process –from quoting through to financial statements and everything in between, all within one platform.

Santander has been supporting the lessor community for more than 40 Years. At Santander, we understand the vehicle funding business and provide innovative financing programs to meet your customers' needs. From commercial and specialty vehicles to automobiles, we provide financing solutions that will increase your portfolio, improve your cash flow and strengthen your customer relationships. The Santander team is committed to the leasing industry and to helping your business grow and prosper.

**Denotes Exhibitors*

Toyota* has been a part of the cultural fabric in the U.S. for more than 65 years, and is committed to advancing sustainable, next-generation mobility through our Toyota and Lexus brands, plus our nearly 1,500 dealerships.

Toyota directly employs more than 49,000 people in the U.S. who have contributed to the design, engineering, and assembly of more than 34 million cars and trucks at our nine manufacturing plants. By 2025, Toyota's 10th plant in North Carolina will begin to manufacture automotive batteries for electrified vehicles. With more electrified vehicles on the road than any other automaker, Toyota currently offers 29 electrified options.

Volkswagen of America, Inc.* is an operating unit of Volkswagen Group of America, which is a subsidiary of Volkswagen AG. Headquartered in Reston, Virginia, Volkswagen Group of America's operations in the United States include research and development, parts and vehicle processing, parts distribution centers, sales, marketing and service offices. Volkswagen Group of America also operates a state-of-the-art assembly facility in Chattanooga, Tennessee which produces Volkswagen brand vehicles including the Atlas, Atlas Cross Sport, and the ID.4.The Volkswagen Group is one of the world's largest producers of passenger cars and Europe's largest automaker. Volkswagen sells the Atlas, Atlas Cross Sport, Golf GTI, Golf R, ID.4, ID.Buzz, Jetta, Jetta GLI, Taos, and Tiguan vehicles through more than 600 independent U.S. dealers.

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