WHERE LEASING INNOVATORS BAND TOGETHER

NVLA 2026

MARCH 4 – 6 • NASHVILLE, TN

nvla.org

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1st Source Bank's Specialty Finance Group offers equipment finance and deposit services to vehicle fleet operators across the United States.

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Welcome

Welcome to Nashville and to your 2026 NVLA Conference! We find ourselves at an exciting crossroads in our industry. Vehicle leasing is experiencing rapid and farreaching change driven by technological advancements, evolving customer expectations, and a global shift toward greater sustainability. Developments in artificial intelligence, electrification, autonomous capabilities, and digital platforms continue to redefine the landscape in which we operate.

Our Conference Committee has assembled a distinguished program of speakers, panelists, and industry experts whose insights will provide us with the opportunity to examine emerging trends, assess strategic implications, and identify pathways for continued growth and leadership within our field. Throughout the conference, you'll have opportunities to connect, collaborate, and dig deeper into the issues shaping our future.

Our goal for this conference is to inspire collaboration, foster innovation, and build strategies that ensure our success in the coming years. NVLA's longstanding strength has always been our community and the willingness to adapt, to support one another, and to seize opportunity in times of change. Today, that strength matters more than ever. Together, we have the vision, the resilience, and the collective expertise to shape what comes next.

So, let's make the most of these next few days. By engaging thoughtfully and working collectively, we will continue to advance our industry and shape the future of vehicle leasing.

Kirk Browning
NVLA 2026 Conference Committee Chair

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Schedule At A Glance

Wednesday, March 4

10:00 a.m.	**Registration Opens**
11:30 a.m. – 3:45 p.m.	**Nissan Smyrna Assembly Plant Tour**
4:30 – 6:30 p.m.	**Welcome Reception and NVLA Awards**
7:00 – 9:00 p.m.	**Band Together! An Evening Event for All – Hosted by NVLA Women in Leasing**

Thursday, March 5

6:30 a.m.	**Registration Opens**
7:00 – 8:00 a.m.	**Breakfast and Exhibitor Networking**
8:00 – 8:15 a.m.	**Opening Ceremony, Welcome and Awards Recap** *– Charlie Vogelheim and Tarry Shebesta*
8:15 – 8:30 a.m.	**Sponsor – 1st Source Bank**
8:30 – 9:30 a.m.	**Keynote – Building Great Teams and Great Leaders** *– Eric Kapitulik*
9:30 – 10:00 a.m.	**Break and Exhibitor Networking**
10:00 – 10:15 a.m.	**Sponsor – Nissan**
10:15 – 11:00 a.m.	**Fraud Prevention: Building a Modern Fraud Stack for the Leasing Industry** *– Mark Falconer, Rudy Nieto, Tarry Shebesta*
11:00 – 11:30 a.m.	**Legal Landscape and Top Lease Takeaways 2026** *– Sloan Schickler*
11:30 a.m. – 1:00 p.m.	**Lunch and Exhibitor Networking** **Women in Leasing Roundtable Lunch**
1:00 – 1:45 p.m.	**By the Numbers: The Economics Shaping Modern Vehicle Leasing** *– Eric Lyman, Melinda Zabritski*

Schedule At A Glance

Thursday, March 5, cont.

1:45 – 2:30 p.m.	**CONCURRENT SESSIONS** **Succession Planning to Ensure Business Continuity and Grow Future Leadership** *– Christy Bader, Donna Klug, Addison Pixley* **Building a Profitable LHPH Program: What's Needed to Succeed** *– Rhonda Hadden (Moderators), Jeff Glunz, Michael Maguire, Corey Morrissey, Shaun Peterson, Brock Thompson, Natalie Williams*
2:30 – 3:00 p.m.	**Break and Exhibitor Networking**
3:00 – 3:15 p.m.	**Sponsor – Guttman Energy**
3:15 – 4:30 p.m.	**Beyond Your Box: Growing the In-House Portfolio While Monetizing Out-of-Scope Deals** *– Doug Moore (Moderator), Ed Cain, Scott Crawford, Paul Erwin, Garrett Kautz, Jeff Morgan, Tim O'Connor, Mark Van Nest*
4:30 – 5:30 p.m.	**Beer with a Vendor**
5:30 – 7:00 p.m.	**President's Reception**

Friday, March 6

7:00 a.m.	**Registration Opens**
7:30 – 8:30 a.m.	**Breakfast and Exhibitor Networking**
8:30 – 9:15 a.m.	**Permission to Dream: Marketing Lessons that Fuel Sales, Leadership and Growth** *– Gail Rubenstein*
9:15 – 9:30 a.m.	**Break and Exhibitor Networking**
9:30 – 10:30 a.m.	**E-Signatures and Vaulting** *– Sloan Schickler (Moderator), Matthew Babcock, Dan Schaub*
10:30 – 11:30 a.m.	**Practical AI for Today's Workplace: Security, Safety, and Smarter Decisions** *– Tarry Shebesta (Moderator), Mike Francis, Rob Schenk, Constantine Yaremtso*
11:30 a.m.	**Conference Conclusion** *– Charlie Vogelheim*

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Guttman Energy Fleet Solutions' Partner Network Program

Fuel Your Business.
Expand Your Reach.

Guttman Energy's Partner Network Program is a collaborative reseller initiative designed to fuel growth, expand revenue, and deliver value for businesses and organizations of all sizes.

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- Per Gallon Revenue Stream
- Mutual Referrals
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- Co-Branded Fleet Fuel Card
- Reputation Boost
- World-Class Savings

Guttman Energy Fleet Solutions' Partner Network Program is a powerful way to increase your business's service portfolio, enhance brand loyalty, and boost your bottom line.

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Ben Carson, Fleet Solutions Sales Support Representative
BCarson@GuttmanEnergy.com | (724) 489-5152

www.GuttmanEnergy.com/fleet-fuel-card/partner-network-program

Networking and Special Events

The 2026 NVLA Annual Conference is our preeminent networking event of the year. Connect with your colleagues in the independent leasing community!
Your NVLA badge is required for all conference events.

WEDNESDAY, MARCH 4

Nissan Smyrna Assembly Plant Tour
11:30 am – 3:45 pm
Pre-registration is required. This massive operation is Nissan's largest manufacturing hub in the region and a cornerstone of U.S. automotive production, responsible for building some of the brand's most popular vehicles.

- 11:30 am: Registrants meet in the hotel lobby. Check-in at the designated signage.
- 12:00 pm: Bus departs
- 1:00-2:30 pm: Non-walking tram tour. Safety gear is provided.
- 3:00 pm: Bus departs for hotel

PART 1: Welcome Reception and NVLA Awards
4:30 – 6:30 pm
Armstrong
The official opening of the Exhibit Hall! Network with attendees and exhibitors over food and beverages at our annual Welcome Reception, sponsored by **1st Source Bank**. The NVLA award winners will also be honored!

PART 2: Band Together! An Evening Event for All
Hosted by NVLA Women in Leasing
7:00 – 9:00 pm
Chief's, 200 Broadway, Nashville (5-minute walk from hotel)
Dive into a transformative networking experience like no other at this special off-site event, sponsored by **Guttman Energy** and hosted by **NVLA Women in Leasing**. Join leasing professionals to connect, share ideas, and forge valuable relationships. This exciting event is open to all attendees. Don't miss out on this unforgettable experience! Food will be provided!

THURSDAY, MARCH 5

Beer with a Vendor
4:30 – 5:30 pm
Armstrong
Connect and socialize with NVLA's exhibitors! Enjoy an ice-cold refreshment with our exhibitors in a fun, casual setting.

President's Reception
5:30 – 7:00 pm
Ryman Terrace
All are welcome to the President's Reception, sponsored by **Nissan**. Don't miss this special night, featuring hors d'oeuvres, beverages.

Meals & Exhibitor Networking

Armstrong

Please visit the exhibitors! We thank them for their support.

THURSDAY, MARCH 5, CONT.

7:00 – 8:00 am **Armstrong**	**Breakfast**
9:30 – 10:00 am **Armstrong**	**Break and Exhibitor Networking**
11:30 am – 1:00 pm **Armstrong**	**Lunch**
Ryman 1	**Women In Leasing Roundtable Lunch**
2:30 – 3:00 pm **Armstrong**	**Break and Exhibitor Networking**

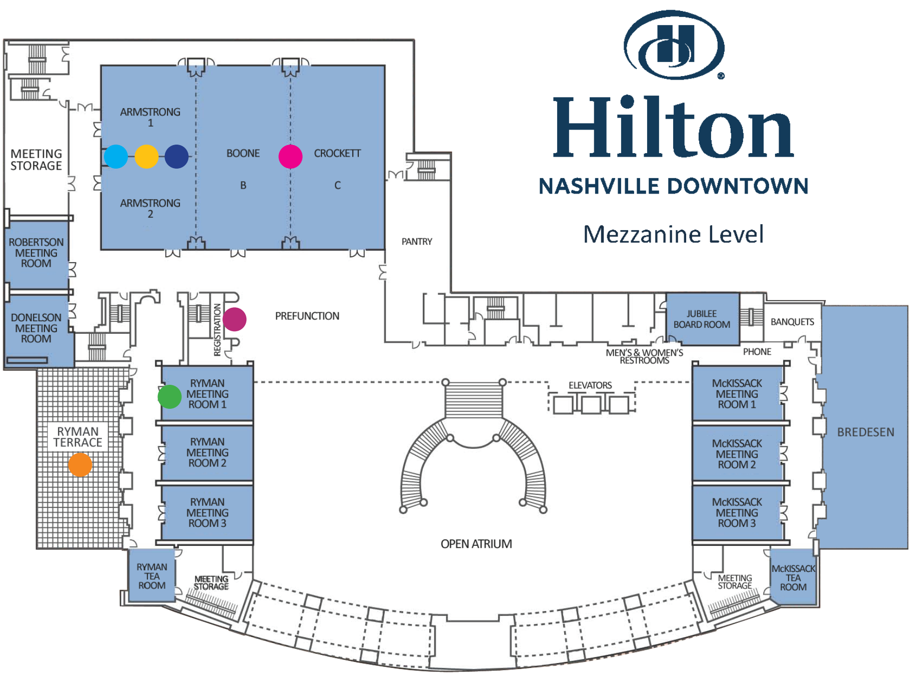
FRIDAY, MARCH 6

7:30 – 8:30 am	**Breakfast**
9:15 – 9:30 am	**Break and Exhibitor Networking**

Hilton Nashville Downtown Hotel Map

- **Registration Office – Registration**
- **Armstrong – Welcome Reception**
- **Boone/Crockett – General Sessions**
- **Armstrong – Breaks and Exhibitor Networking**
- **Armstrong – Breakfast, Lunch and Exhibitor Networking**
- **Ryman 1 – Women in Leasing Roundtable Lunch and Breakout Session**
- **Ryman Terrace – President's Reception**

Off-Site - Not on the Map:
Chief's – Band Together! An Evening Event for All
200 Broadway, Nashville, TN 37201



2026 Conference Committee

Kirk Browning
Conference Chair,
1st Source Bank

Rhonda Hadden
Alamo Financial

Paul Najarian Jr.
ACT Leasing Inc.

Sloan Schickler
Schickler & Schickler
PLLC

Tarry Shebesta
NVLA President,
ACS Financial

Ken Sopp
CULA

Mark Van Nest
MidWestern Leasing

General Session Descriptions

THURSDAY, MARCH 5

Keynote Speaker

Building Great Teams and Great Leaders

Eric Kapitulik

Prepare to be inspired by Eric Kapitulik, U.S. Marine Corps Infantry and Special Operations Officer, endurance athlete, and founder of The Program.

Through his experiences leading in combat, competing in the world's toughest endurance races, and summiting the planet's tallest mountains to raise funds for the families of his fellow Marines, Eric has learned what it truly takes to build great teams and great leaders on any battlefield, in any organization. Eric's powerful and practical message is a reminder that leadership and teamwork aren't just about success, but about commitment, courage, and character.

Fraud Prevention: Building a Modern Fraud Stack for the Leasing Industry

Rudy Nieto, CEO, Mavsign; Mark Falconer, Executive Consultant, Mavsign; Tarry Shebesta, President, Flex Path DXP

Fraud in vehicle leasing and financing has changed fast. Legacy credit prequalification workflows, form-fill web apps, bot-driven submissions, and synthetic identities are creating real risk for dealers, lessors, and lenders across consumer, commercial, and LHPH leasing. This session introduces the Fraud Stack concept: a layered, defense-in-depth approach to fraud prevention that recognizes no single tool or data source can stop today's attacks on its own. Instead of relying on a single credit or identity check, leading operators are stacking multiple controls, each addressing a different failure point in the process. This session will break down how modern fraud enters the system, where traditional workflows fail, and how a properly designed Fraud Stack stops bad actors before a credit pull, funding decision, or contract execution—without adding friction for legitimate customers.

Legal Landscape and Top Lease Takeaways 2026

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

NVLA Legal and Legislative Counsel, Sloan Schickler, highlights the biggest legal shifts of 2026 and delivers essential legal points to update in your vehicle leases.

Women in Leasing Roundtable Lunch

Our popular roundtable lunch session returns! This is an opportunity for the 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.

By the Numbers: The Economics Shaping Modern Vehicle Leasing

Eric Lyman, Vice President, Black Book, and Melinda Zabritski, Senior Director, Experian

Join our industry experts as they delve into the dynamic landscape of vehicle leasing in 2026. Hear 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. Our speakers 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.

General Session Descriptions

THURSDAY, MARCH 5, CONT.

Succession Planning to Ensure Business Continuity and Grow Future Leadership

Christy Bader, Specialty Finance Group Lender, Auto, Truck & Specialty Vehicle Fleet Division, 1st Source Bank; Donna Klug, Vice President Vehicle Operations, Educators Credit Union; Addison Pixley, Credit Analyst, 1st Source Bank

Learn succession planning strategies that help create a continuous process designed to build a strong internal talent pipeline and ensure the stability and future growth of an organization. It is about more than just replacing departing employees; it's strategic framework for identifying, developing, and retaining high-potential individuals who can step into critical roles, thereby mitigating risk and strengthening your overall organizational capability.

Building a Profitable LHPH Program: What's Needed to Succeed

Rhonda Hadden, Inside Sales Specialist, Alamo Financial (Moderator); Jeff Gluntz, Director - Structured Finance, Park National Bank; Michael Maguire, Vice President of Sales and Business Development, DCL/DCS; Corey Morrissey, Founder, CMOR Dealers; Shaun Peterson, Chief Legal Officer, Buckeye Risk Services, Brock Thompson, Co-Founder & CEO, Ridero; Natalie Williams, Co-Founder & CTO, Ridero

This LHPH panel brings together experienced solution providers to help demystify the startup and early growth phases of a Lease Here, Pay Here program. Attendees will gain insight into how funding structures work, what to expect from third-party servicing and collections, and which add-on products and dealer management systems are purpose-built for LHPH operations. Whether you're evaluating LHPH for the first time or refining an existing program, this session delivers practical, real-world guidance and actionable takeaways from industry professionals who support LHPH dealers every day.

Beyond Your Box: Growing the In-House Portfolio While Monetizing Out-of-Scope Deals

Doug Moore, Managing Director, Leasing Competitive Edge (Moderator); Ed Cain, President, D&M Leasing; Scott Crawford, President, Wilmar; Paul Erwin, Director-Commercial Fleet, Ameris Bank Equipment Finance; Garrett Kautz, CLFP, Vice President, 1st Source Bank; Jeff Morgan, CEO, Ameritrust; Tim O'Connor, President, Centennial Leasing Inc.; Mark Van Nest, President, Midwestern Leasing

This panel brings together high-performing lessors who excel at expanding their in-house portfolios while strategically placing some select transactions that fall outside their credit window or operational capacity. Our panel pares these lessors with funding partners who facilitate these deals. The discussion will highlight a collaborative structure where the lessor retains the customer relationship, the funder executes the transaction, and the client receives seamless, professional service. This is a practical look at how aligned partnerships create incremental revenue and win-win outcomes for all parties, including the customer.

General Session Descriptions

FRIDAY, MARCH 6

Permission to Dream - Marketing Lessons that Fuel Sales, Leadership and Growth

Gail Rubenstein, CEO, Retail Resilient

Success in today's leasing industry starts with a clear vision and the permission to dream bigger. This session challenges NVLA members to rethink how leadership mindset, authentic connection, and social media fuel sustainable growth. Built around five practical lessons, the presentation shows how leasing businesses can use social platforms to build trust, strengthen relationships, and drive sales. Attendees will learn how to move beyond posting for visibility and instead use social media as a leadership and growth tool. The session includes real vehicle lessor examples, offering practical takeaways that can be applied immediately.

E-Signatures and Vaulting

Sloan Schickler, Esq., Managing Partner, Schickler & Schickler PLLC (Moderator); Matthew Babcock, Digital Lending Product Strategist, Wolters Kluwer; Dan Schaub, Division Head, Specialty Finance Operations & Continuous Improvement, 1st Source Bank

As e-signature adoption grows across the vehicle leasing industry, questions persist around enforceability, UCC compliance, and perfection. This session will address common misconceptions about e-signatures and contract language and explain how electronic vaulting helps maintain control of the authoritative copy of a contract. Attendees will learn when and why lessors should consider vaulting, how it supports compliance and risk mitigation, and explore alternative or hybrid approaches to achieving perfection. This session provides practical guidance for organizations evaluating or refining their digital contracting strategy.

Practical AI for Today's Workplace: Security, Safety, and Smarter Decisions

Tarry Shebesta, President, FlexPath DXP (Moderator); Rob Schenk, Intelligent Technical Solutions; Mike Francis, PAVE, Constantine Yaremtso, Self Inspection

This session provides a high-level overview of AI and its practical use in today's workplace. We'll explore key security risks and potential dangers, how to train teams to use AI responsibly, and ways to prevent data leaks. The discussion will also cover how AI is being used across the industry to improve inspections, streamline day-to-day tasks, and support better, faster decision-making.

Conference Speakers

Prepare to be inspired by **Eric Kapitulik**, U.S. Marine Corps Infantry and Special Operations Officer, endurance athlete, and founder of The Program. Eric will share his remarkable story of leadership, resilience, and purpose, all shaped by his survival of a tragic helicopter crash that claimed the lives of six of his Marines, and his mission to honor them. Through his experiences leading in combat, competing in the world's toughest endurance races, and summiting the planet's tallest mountains to raise funds for the families of his fellow Marines, Eric has learned what it truly takes to build great teams and great leaders on any battlefield, in any organization.

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.

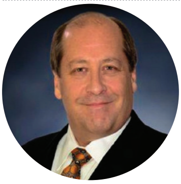
Matthew Babcock is a Digital Lending Product Strategist at Wolters Kluwer, with a specialization in the Auto Industry and Capital Markets. Matt leads the Capital Markets research and analysis with a specific focus on digital securitization and other secondary markets. He tracks all securitizations enabled by the eOriginal eAsset Management Platform to identify trends and relay opportunities within Wolters Kluwer and externally. Matt also produces and presents Capital Markets updates to assist with education and increase engagement with secondary markets.

Christy Bader is a Relationship Sales Officer with 1st Source Bank who specializes in Auto Rental Fleet Financing for the West Coast Region. 1st Source prides itself with being a staple in the commercial leasing community for 50 years. Christy has been with 1st Source Bank for 15 years not only from the sales side but also leading the underwriting team from the Auto Rental Group from 2020-2023- she helped navigate the COVID growth while balancing risk. Christy has continued to grow her portfolio by continuing to ask questions, understanding her client's needs and balancing the Bank's risk appetite. In 2024, Christy was selected for Monitor Magazine Top 50 Women in Equipment Finance.

Ed Cain, President, D&M Leasing - Government & Commercial Divisions, is a leasing and fleet management professional with over 37 years of experience working with commercial and government fleets. Over his tenure, Ed has held senior management roles with Enterprise Fleet Management, Shell Oil Company, LeasePlan USA, and since 2017 with D&M Leasing. Known as a Consumer centric leasing company, Ed was recruited by D&M Leasing to use his experience to launch a Commercial and Government division for the company. Ed has developed fleet management plans for: States, Universities, Fortune 50 companies, and privately owned commercial companies.

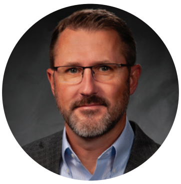
Conference Speakers

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



Paul Erwin serves as Director - Commercial Fleet at Ameris Bank, a $26 billion Atlanta-based institution. With more than thirty years of leadership in equipment finance and vehicle leasing across banks, major leasing companies, and non-banks, he possesses deep expertise in light through heavy-duty vehicles. In recent years, his focus has centered on delivering technology-driven leasing solutions that enable fleet management companies to maintain effective account ownership while managing portfolio risk and accessing capital through brokering. Residing in Jacksonville, Florida, he is married with three grown children.

Mark Falconer is a senior sales and financial services executive with more than 25 years of experience driving revenue growth and building high-performance teams in the automotive and warranty industries. He has held leadership roles with AutoNation, Zurich, and JM&A, where he led large, multi-region organizations and delivered significant improvements in profitability, product penetration, and year-over-year growth. Mark has also built a Third-Party Administrator from concept to contract sales and is recognized for his expertise in strategic market positioning, sales execution, and operational leadership.



Mike Francis, VP of Sales, PAVE, is an automotive executive with over 30 years of experience in vehicle remarketing, auto finance, and vehicle inspections. Mike started his career and spent 14 years with VW Credit / VW in various roles in Remarketing and Auto Finance, and spent 8 years at Ally leading the sales and business development efforts for SmartAuction. As vehicle inspections became paramount to online remarketing, Mike moved to Alliance Inspection Management (AIM) where he was responsible for all aspects of sales and account management. Mike joined PAVE in 2022 and is responsible for helping clients across the globe understand how they can benefit from implementing PAVE's automated vehicle inspection solutions.

Jeff Gluntz is Director of Specialty Finance at Park National Bank, a role he has held since 2008, where he provides borrowing-base lines of credit to consumer finance companies nationwide. He brings extensive experience in commercial and specialty finance, including roles as a portfolio manager and credit analyst on SBA and State of Ohio programs, five years in structured finance at Bank One supporting consumer finance companies across the U.S., and six years at Huntington as a Vice President and Portfolio Manager in dealer sales.

Rhonda Hadden is the Marketing and Sales leader at Alamo Financial, a Texas-based servicing and collections company with more than 20 years of experience supporting Buy Here, Pay Here and Lease Here, Pay Here dealers nationwide. Known in the industry as the #QueenOfCollections, Rhonda specializes in helping dealers improve cash flow, reduce delinquencies, and build scalable, compliant collection processes. With a strong background in training, coaching, and dealer education, Rhonda works closely with both new and established dealers to evaluate operations, strengthen portfolio performance, and implement best practices in collections and servicing. She has participated as a speaker and panelist at industry events and brings a collaborative, structured approach to guiding productive, dealer-focused conversations.

Conference Speakers

Garrett Kautz has been with 1st Source Bank since 2013, when he was hired into the Corporate Management Trainee program. He worked for more than five years in the Credit Department where he was responsible for overseeing the underwriting of the Auto Rental, Commercial Leasing and Bus portfolios, and was also instrumental in the process of growing the Bank's Commercial Leasing portfolio. In the summer of 2018, Kautz transitioned over to the sales side and currently manages the banks presence in the Auto Rental and Commercial Leasing industries on the East Coast. Kautz earned a bachelor's in Accounting from Manchester University, and holds a Certified Lease & Finance Professional (CLFP) designation.

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. 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.

Donna Klug is a seasoned automotive and financial services executive with over 30 years at Educators Credit Union culminating in her current role as Vice President of Vehicle Operations. Donna oversees a multifaceted operation that includes regulatory compliance and management of their consumer lease dealerships and the cultivation of a robust network of dealer partners. Her leadership extends to critical back-end operations, where she directs the title and lien department and manages the performance of all vehicle-related loan products. By bridging the gap between frontline sales and executive strategy, Donna has become a pivotal force in streamlining automotive business functions for Educators Credit Union. Her three-decade journey provides her with a unique, 360-degree perspective on operational efficiency, allowing her to deliver seamless vehicle solutions that benefit both the institution and its members.

Tim O'Connor, President, Centennial Leasing Inc., is in his 29th year with Centennial Leasing & Sales and spent over 21 years as a Sales Consultant. Tim took over as President of Centennial Leasing Inc. in 2018. In January of 2020 he took on the additional challenge as GM of their Consumer Sales & Leasing operation. Centennial Leasing has 44 Independent Sales Consultants, and sell and lease around 4,000 vehicles a year out of their Englewood, CO Location. Their Independent Leasing Company, Centennial Leasing Inc., has around 1,000 vehicles on the road in almost every state including Alaska, Hawaii and even Guam.

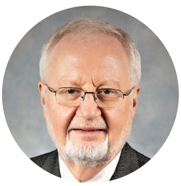
Shaun Petersen is the Executive Vice President and Chief Legal Officer for Buckeye Risk Services, a leading provider of re-insurable products for automobile dealers. In this role, he is responsible for the company's legal and compliance operations, partnerships, and other business strategies. Prior to this appointment, Shaun served as the Senior Vice President of Legal & Government Affairs for the National Independent Automobile Dealers Association where he supervised all legislative and regulatory affairs for the association often appearing in front of the executive and legislative branches of both the federal and state governments. He was also responsible for the strategic engagement of NIADA's political activities, including its political action committee. Shaun also served as General Counsel for the association.

Conference Speakers

Addison Pixley is a Portfolio Specialist with 1st Source Bank who specializes in Auto Rental Fleet Financing for the East Coast Region. 1st Source prides itself with being a staple in the commercial leasing community for 50 years. Addison has been with 1st Source Bank for 5 years on the sales side and also part of the underwriting team for the Auto Rental Group from 2022-2024. She is a graduate from our Commercial Banking Development Program in 2022 after graduating college in 2020 from Valparaiso University with a Finance Degree while playing Division I softball. Addison has continued to assist customers in our East Coast Region portfolio by continuing to ask questions, understanding her client's needs and balancing the Bank's risk appetite.

Rudy Nieto is the Chief Executive Officer of Mavsign, a leader in secure automotive retailing and fraud prevention. Before leading Mavsign's transformation into a trusted compliance and verification platform, Rudy spent more than a decade at Reynolds and Reynolds, where he held key leadership roles in software development, enterprise sales, and digital retail innovation. There, he helped pioneer dealer management integrations, F&I workflow automation, and user experience modernization across major dealer groups and OEM programs. With over 20 years of experience in technology-driven automotive solutions, Rudy combines deep operational insight with a passion for data integrity, compliance, and customer success. His leadership continues to position Mavsign at the forefront of the industry—helping lenders, dealers, and partners transact securely, efficiently, and with confidence.

Michael Maguire is a third-generation car dealer who has been deeply involved in the retail automotive business since childhood, accompanying his parents to the dealership and learning the trade from the ground up. As President of Maguire Automotive Group and an early leader at NJ Auto Lending (NJAL) since its founding five years ago, Michael has been directly engaged in every aspect of the business — including underwriting/selection, collections, sales, and customer retention. Transitioning to his role at DCS Dealer Controlled Solutions, Michael now applies that first-hand retail and lending experience to help dealerships nationwide implement successful LHPH and BHPH operations. He takes great pride in coaching dealers, leveraging technology that he has personally influenced and helped shape through years of direct involvement in the business. A graduate of the NADA Dealer Academy, Michael has worked in virtually every position within a dealership. His lifelong connection to the industry, combined with his leadership in sales and business development at DCS, makes him uniquely positioned to drive dealer success and champion innovative solutions across the country.



Doug Moore, Thought Leader & Strategic Advisor, is Moderator of Leasing Competitive Edge at Cathedral Consulting LLC, Past President of NVLA, Director of BFM Foundation and Past Board Member of CFLA. Doug moderates Cathedral Consulting's International Leasing Competitive Edge mastermind groups, working directly with and holding in-person group summits three times per year with owners, CEOs and Senior Managers of member independent leasing companies from across North America to improve their performance. Many years of success in vehicle leasing & rentals, truck dealership and Lease Here Pay Here. Doug is the 2025 recipient of the NVLA Clemens Pender Award.

Conference Speakers

Jeff Morgan, Chief Executive Officer, AmeriTrust, is a 33-year veteran of the auto industry, specializing in auto leasing and finance. Early in his career he spent 12 years managing a small auto facilitator in Texas to become the largest direct to consumer leasing company in the country. Jeff was also the founder and CEO of MUSA Auto Finance (purchased by AmeriTrust) and Mortgages USA. He is best known in the industry as being the first National Lease Partner to Tesla where he and his team successfully developed, first of its kind, consumer facing technology for new and used Tesla leases. His business models and technology development ultimately led to partnerships with leading investment banks, private equity firms, credit unions and automotive industry participants.

Corey Morrissey is the Founder of CMOR Solutions LLC, where he helps independent automotive dealers strengthen operations, with a focus on the back-office, through accurate data, streamlined workflows, and practical automation. With a background spanning accounting and programming across multiple industries over the past 20+ years, Corey brings a rare blend of financial discipline and systems thinking to dealership operations. Since 2019, he has brought that experience to the Independent Auto Industry. Helping dealers identify bottlenecks across accounting, collections, sales, service, and office workflows and implementing solutions that teams adopt. Corey also works closely with industry vendors to connect dealership ecosystems through API integrations, improving how key platforms share data and operate together.

Gail Rubinstein is the Founder and President of Retail Resilient, the leading education and consulting company for social selling in the automotive industry, and a master of mindfulness and intentional living. With 28 years of experience, Gail uniquely integrates high-performance sales strategy with emotional intelligence, mindfulness, and spiritual discipline. As a Certified Reiki Master, she credits her intentional living practices as a foundational driver of her clarity, resilience, and long-term success—both personally and professionally. She has built and scaled startup wholesale companies and driven measurable performance across variable and fixed operations for dealership groups throughout the United States and Canada. She is a featured speaker for the National Automobile Dealers Association (NADA), regularly presenting at NADA 20 Group meetings, and is trusted to train NADA instructors on modern social media, leadership, and digital sales strategies. Gail is also the Co-Founder of R Tech Toys, a profitable automotive technology company operating at the intersection of education and innovation.

Dan Schaub leads the Specialty Finance Operations Division and oversees the bank's Continuous Improvement Program. He has successfully driven several major initiatives, including: Transitioning commercial loan processing to nCino, Process design and implementation of the Paycheck Protection Program (PPP) and Adoption of e-signature and e-vaulting technology for commercial lending. Dan joined 1st Source Bank in 2018 to lead the Bank's Continuous Program and took on the additional responsibility of leading Commercial Loan Operations in 2022. Prior to joining 1st Source Bank Dan spent 14 years with Whirlpool Corporation with roles in Finance, Operations, Demand Planning, Continuous Improvement and is a certified Six Sigma Master Blackbelt.

Conference Speakers

Sloan Schickler is highly experienced in all aspects of vehicle and equipment leasing and 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 and regulatory agencies; she has designed documentation and compliance procedures for banks and financial institutions that finance vehicle dealers, leases and loans; she has conducted numerous sales and financings of vehicle lease and loan portfolios; and has served as special counsel in bankruptcy, work out and loan modification matters, 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 and leads the NVLA's Women in Leasing Committee. Sloan contributes regularly to the NVLA LeaseWire and 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.

Tarry Shebesta is a dynamic FinTech entrepreneur, who launched a digital car buying service from a second bedroom 30 years ago and has been a constantly innovative force in the automotive industry.

He's an automobile financing and leasing subject matter expert and media consultant on live TV shows, including CNBC, FOX Business, and Bloomberg TV. Tarry is a current President of the National Vehicle Leasing Association and has presented at numerous automotive and financial industry conferences. Tarry is the 2022 recipient of the NVLA Clemens Pender Award.

Rob Shenk, Chief Strategy Officer, Intelligent Technical Solution, works with growing organizations to align technology, security, and operations in ways that support scale without adding unnecessary complexity.

Brock Thompson is the Founder & CEO of Ridero, an AI-powered infrastructure platform enabling scalable leasing for used vehicles. Ridero helps dealers, lenders, and capital partners unlock lower consumer payments and higher portfolio performance through proprietary residual value modeling, automated underwriting, and point-of-sale integrations. Prior to founding Ridero, Brock worked in real estate private equity at Carlyle and Amherst, where he focused on underwriting, structured finance, and asset-level risk modeling. He brings an institutional capital mindset to the automotive space, applying data-driven risk analysis and fintech infrastructure to one of the largest and most under-served markets in consumer finance. Brock works closely with dealers, lenders, and capital providers to modernize leasing economics and build the operating rails for the next generation of vehicle finance.

Conference Speakers

Mark Van Nest is Managing Partner at MidWestern Leasing in Dayton, Ohio. He just celebrated 49 years in the vehicle leasing and sales industry. Mark founded MidWestern in 1985. His membership in the NVLA, dating back to 1988, has been paramount to MidWestern's success, and he is proud to have received the CVLE designation in 2001. Mark currently serves as a Board Director of the NVLA and has received the NVLA President's Award three times.

Natalie Williams is the Co-Founder & CTO of Ridero, where she leads the company's data science, machine learning, and underwriting infrastructure. At Ridero, Natalie is responsible for building the residual value and risk models that power scalable leasing for used vehicles across dealers, lenders, and capital partners. Natalie brings a rigorous, model-driven approach to automotive finance, helping modernize leasing through VIN-level data, continuous valuation frameworks, and AI-native infrastructure. She is passionate about applying quantitative methods to real-world asset markets and building systems that are both scalable and resilient.

Constantine Yaremtso is the CEO and Co-Founder of Self Inspection, where he leads strategic partnerships across the automotive ecosystem. With deep experience building high-performing AI and software teams, he specializes in turning advanced machine-learning systems into scalable, real-world products. At Self Inspection, Constantine works closely with lenders, fleet operators, insurers and OEMs to accelerate adoption of AI-powered vehicle inspections.

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. 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.

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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.

700Credit is the automotive industry's leading provider of credit reports, compliance solutions soft pull products, identity theft and driver's license authentication platforms. The company's product and service offerings include credit reports, prescreen and pre-qualification platforms, OFAC compliance, Red Flag solutions, 2022 Safeguards protection, Synthetic Fraud Detection, Identity Verification, score disclosure notices, adverse action notices and mobile and in-store driver's license authentication solutions.

ABS Tag & Title* is a nationwide leader in vehicle titling, registration, and compliance solutions, supporting fleet owners, leasing companies, and automotive businesses across all 50 states and more than 1,400 jurisdictions. With decades of industry expertise, we simplify the complex and time-consuming processes associated with vehicle lifecycle management, allowing clients to stay compliant while focusing on their core operations. Our comprehensive services include fleet titling and registration, renewals, lien perfection, title corrections, state-to-state transfers, title storage, vehicle locating, specialty compliance solutions such as IRP, IFTA reporting, and toll management. ABS is known for its accuracy, responsiveness, and personalized customer service, offering dedicated account support tailored to each client's specific operational needs. Led by an experienced team with deep knowledge of multi-state regulations, ABS Tag & Title serves as a trusted partner to leasing companies nationwide. As a proud partner of the NVLA community, we are committed to helping leasing companies reduce risk, improve efficiency, and scale with confidence.

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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.

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.

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.

EnVue Telematics*, founded in 2011, sells & supports telematics, video, and compliance technology solutions to assist companies manage their vehicle and equipment assets and the employees that operate them.

EnVue has partnership programs for Fleet Management Companies that need to have the ability to offer their customers a comprehensive portfolio of products & services to meet their needs without having to build the infrastructure to support those products & services. EnVue's partnership programs create new revenue channels for our FMC partners while enhancing their ability to expand their technology service offerings without increasing their overhead costs. EnVue offers multiple partnership options, including referral, sub-dealer, and/or professional services support models. EnVue is a proud member of the National Vehicle Leasing Association.

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Flagstar Equipment 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.

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!

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: 1) Successfully compete with larger FMC's in retaining your existing fleet clients; 2) Successfully prospect the market for new clients who were not approachable beforehand due to the lack of this technology in your offering; 3) Drastically reduce your current internal administration costs and efforts by exposing your clients to Fleet65 Client Portal's extensive and accurate reports portfolio; 4) Proactively engage with clients with operational insights, timely replacement quotations etc.

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Guttman Energy, Inc.*, founded in 1931, is a 100% employee-owned company and a full-service fuel, supply, and distribution enterprise based in Belle Vernon, PA. Guttman provides innovative fuel and energy solutions, procurement, Fleet Management programs, and fuel cards to a wide variety of commercial, industrial, and retail businesses, as well as governmental organizations. Customers partner with Guttman Energy Fleet Solutions for our exceptional and personalized service, advanced data reporting, and fuel-saving strategies for businesses of all sizes. Guttman offers a robust fueling network (with 85,000+ fueling sites nationwide), and cutting-edge fleet management technology, without any fees.

LRM & Associates, Inc.* is a licensed, experienced private investigation and recovery firm serving financial institutions, law firms, and commercial lenders nationwide. We specialize in locating and recovering collateral and people — from commercial equipment to consumer loans — using proven investigative techniques and loss-prevention strategies. Led by Linda Manasa, President since 1991, we partner with clients to deliver results from initial location through recovery and judgment execution, always with professionalism, legal compliance, and a focus on minimizing loss exposure.

MavSign* provides fraud prevention and offsite closing services for your dealership with end to end ID verifications, forensic analysis, and digital contracting tools for fast, secure, and accurate transactions. Our network of secure offsite signing agents eliminates ID fraud and ensures deal completion through our exclusive customer validation and contracting system, including a limited fraud guarantee.

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.

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.

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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.

Park National Bank* has been offering rediscount lines of credit, up to $53 million, to consumer finance companies located throughout the United States through is Specialty Finance division since 2008. Park is a community bank headquartered near Columbus Ohio, with $12.6 billion assets and over 100 branches in Ohio, Kentucky, North Carolina, South Carolina, and Tennessee.

Peoples Bank is your trusted financial partner, committed to building meaningful and lasting relationships. As a community bank, we offer tailored financial solutions with a personal touch—because we live and work in the same communities as you. While we offer a full suite of financial solutions, we are more than just a bank – we are committed to the success of our customers, businesses and communities and to building a brighter future together.

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.

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Self Inspection* is an automotive technology company modernizing lease-end inspections to be faster, transparent and more consistent. Our AI-powered platform digitizes the end-of-lease condition process capturing clear, photo-based evidence and generating standardized reports that help reduce disputes and improve trust between drivers, lessors, and remarketing teams. Inspections are completed from any smartphone with a guided workflow (no app, no hardware, minimal training), producing timestamped, shareable condition reports with damage detection and repair cost estimates, verified by our expert inspectors. Lenders and servicing teams gain real-time visibility through dashboards and a continuous vehicle condition history - supporting smoother returns, better downstream resale readiness and more predictable chargeback outcomes. The result: faster inspection cycles, clearer decisioning, improved customer experience at turn-in, and stronger recovery on excess wear and damage.

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.

Verifacto* is a cloud-based DMS built for auto finance and leasing companies. The platform combines loan and lease management with advanced insurance tracking and automated Collateral Protection Insurance (CPI). Verifacto automatically detects insurance lapses, applies CPI coverage when needed, and keeps customers informed through AI-powered communication channel. With tools for underwriting, payments, collections, and compliance, Verifacto helps lenders and lessors reduce risk, improve efficiency, and protect their portfolios.

Williams & Stazzone* has been providing insurance products to NVLA members for over 3 decades. We provide the highest quality insurance products for the protection of our NVLA members' business operations at competitive prices. As a full-service agency we provide Garage Liability, Lessor Contingent and Excess Liability, Rental Car Programs, Property Coverage, Work Comp, Cyber Liability, Employee Benefits, a full range of F&I products and Bonds. Ken Sevier or Mike Keese will be glad to answer any of your questions.

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