

WAY MORE THAN A USED CAR DEALER





MORE THAN A USED CAR DEALER



J.D. Byrider, America's leading used car sales and finance enterprise, sets the standard by which all companies in its industry are judged. J.D. Byrider exists to serve customers unable to acquire traditional financing from banks to purchase a vehicle, and to ensure that they receive the same quality service in every J.D. Byrider dealership.

"The people who come to J.D. Byrider are those who need a car, but can't buy one through traditional car dealers or used car lenders, because no banks will finance them," says Mike Pearce, Vice President of Franchise Development. "We are a full-service operation – the bank, the car dealer and the service department all wrapped into one."



Throughout its 23 years of operation, the Carmel, Indiana-based company has consistently offered quality cars and service to millions of car buyers. Though the company was launched in 1989, its founder, the late Jim DeVoe, Sr., had been in the car sales

business since 1961. He recognized a need for outstanding customer service and professionalism that was unmatched in the industry at the time. By leveraging his background in the car and finance businesses, he launched J.D. Byrider into America's top used car sales



and finance enterprise.

“From day one, J.D. Byrider has focused on meeting our customers’ needs, helping them get a car and a loan, and providing quality service they deserve, to set them on the long-term road to success,” said

Tom Welter, Vice President of Franchising.

Welter joined the company two and a half years ago. His background includes multi-unit management with publicly traded companies, including PepsiCo, YUM!, and KB Home. Throughout his career, Wel-

VirtualGuard^{INC}

INTELLIGENT GUARDING SOLUTIONS

Innovative S

INCREASES



Virtual Guard protects your assets and reduces costs through nonstop vigilance, accelerated detection, and command intervention, stopping break-ins before they start, losses before they happen.

Don't let this happen to you. Protect Your Assets Today!



Site Security. Watching. Protecting. Always On-Guard.™

INCREASING SECURITY, REDUCING COST.

VIRTUAL GUARD SECURITY SOLUTION - PROTECTION FOR:

- ➔ Construction/Industrial Sites
- ➔ Government & Infrastructure
- ➔ Estates
- ➔ Schools & Campuses
- ➔ Auto Dealerships
- ➔ Gated Communities
- ➔ Hospitals
- ➔ Commercial
- ➔ Museums

WHY VIRTUAL GUARD?

- ➔ Intelligent, Interactive, Video/Audio Monitoring is everywhere at once
- ➔ Substantially less costly than a security guard
- ➔ Always 100% on the job, covering 100% of your dealership
- ➔ Prevents theft, intrusion, vandalism & pilferage concerns
- ➔ Lowers insurance expenses
- ➔ Eliminates false alarms through intelligent video verification prompting immediate police response
- ➔ Round-the-clock customer support
- ➔ Peace of mind security with an unmatched success record!

CALL US TODAY: 888-435-3533 | www.govg.net



New Hi-tech Security Solution Protects Auto Dealerships, Reduces Costs

Automotive dealerships are getting both good news and bad news in the current economic environment. The good news is that car sales are increasing; the bad news is that theft and vandalism are increasing as well.

Existing security precautions, including guards and passive electronic systems, are usually only effective after intruders have crossed the lots' perimeter or, after a loss, to provide police with evidence. The cost of guards or guard services is very high and the guards themselves are prone to job-fatigue failures. "With the Virtual Guard system, we can instantly identify any intruder and take immediate appropriate action," says Owen Dvir, Vice President, Virtual Guard Inc., a Los Angeles based company. "Simply stated, an intruder cannot by-pass our system undetected."

Virtual Guard's proven new system – which emerged from the hi-tech security systems used by the US Department of Homeland Security and the Department of Defense – actively detects any type of intrusion at the site perimeter, as well as tracks, identifies, and communicates directly to the intruder. If that's insufficient, Virtual Guard professionals make appropriate police and secondary notifications from their command and control center. To date, the Virtual Guard security solution has proven to be 100 percent effective, while providing cost savings to dealerships across North America.

Virtual Guard – using its proprietary, client-customized software – has developed additional applications for auto dealerships, including a "virtual keypad" to allow for non-disruptive maintenance and deliveries to take place during protected periods. Other exclusive features include integrating remote gate opening, closing, and locking, integrated license plate recognition and consumer analytic services to determine visitor preferences and flow.

"Our systems are self-adjusting and secure from equipment tampering," says Mr. Dvir. The service is always on-guard from vantage points that actively oversee the dealership site beyond the property line, watching and protecting before any intruder crosses the perimeter. The Virtual Guard system is not subject to weather, lighting, electrical outages, phone line failure, counter-surveillance attacks, personnel schedules, or forced false alarm responses.

Dennis Erickson, Facility Development Director, LA Car Guy Group, began using the Virtual Guard service at their Lexus facility over three years ago. "During the period since," he says, "we have experienced absolutely no losses or thefts after hours while Virtual Guard has been monitoring."

"In addition, Virtual Guard has always given us prompt and attentive support and I always recommend them to anyone who could benefit from their services."

VirtualGuard INC
INTELLIGENT GUARDING SOLUTIONS

Site Security. Watching. Protecting.
Always On-Guard.™

1-888-435-3533 | www.GoVG.net



ter developed more than 700 units across 10 states.

Additionally, Welter led 24 Hour Fitness, a multi-billion dollar operation. “We grew that brand from a single location to 400 units, a leader in fitness across the United States,” he said. “We also inked sponsorships with big names – Magic Johnson, Lance Armstrong, Shaquille O’Neal, Yao Ming and Andre Agassi.”

Welter joined J.D. Byrider because it

was a family-owned operation in a position to grow, and he knew he could take it to the next level. With his expertise in franchising, along with his multi-unit leadership background, Welter was confident he was the right person to help the brand achieve that growth. “The thing that excited me was the great opportunity that our brand provides not only prospective investors and existing franchisees, but also our customers,” he said. “When I was considering J.D. Byrider, I saw



many strengths, particularly a number of people who had been with the organization a long time and had substantial expertise in their area of the business. I was excited to work with those experts and partner with them to help take this brand to new heights.”

COMMITTED TO CUSTOMERS

As a franchise, what sets J.D. Byrider apart

from other car dealerships is their business model, which provides a strong return on investment. They have vertical integration and direct management between their two distinct brands – J.D. Byrider and Car Now Acceptance Company (CNAC). CNAC is a related finance company that services retail installment contracts. “It allows the franchises to have total control to make good business decisions that help maximize their

MARKET • VEHICLES • PEOPLE



Experian Automotive provides dealers with deeper insight into their market, the vehicles and the people who buy them.

Our industry-leading integration of data assets provides J.D. Byrider and thousands of dealer partners with an unprecedented view of their market to drive exceptional results.

We give you the edge you need to:

- Target and engage prospective customers who are ready and able to buy
- Identify competitors that are earning the greatest market share
- Leverage unique demographics to increase loyalty
- Understand a vehicle's history for retailing
- Remain compliant with regulatory rules

Find out more by visiting our Website at
www.experianautomotive.com or call 224 698 8556.



Experian Automotive provides information services and market intelligence that enable J.D. Byrider to gain the fullest possible understanding of the market, the vehicles and the people who buy them. Experian's North American Vehicle DatabaseSM houses data on nearly 700 million vehicles and, when combined with its credit, consumer and business information, provides an integrated perspective into the automotive marketplace.

J.D. Byrider leverages Experian Automotive products and services to stay ahead of the competition.

Market - AutoCount[®] offers a deeper view into the vehicles in their market, as well as provides a competitive analysis of the lending and financial institutions competing within the Buy Here Pay Here market place

Vehicles - AutoCheck[®] vehicle history reports provide their dealerships with in-depth information, allowing them to confidently understand, compare and select the right vehicles

People - Automotive specific credit reports enable J.D. Byrider to more efficiently interpret credit information and mitigate risk

To further differentiate themselves from the competition, J.D. Byrider also plans to employ Experian's data hygiene and augmentation services, as well as prospecting lists to identify their ideal customer. For more information please visit the Experian Automotive Website at www.ExperianAutomotive.com or call us at (888) 409-2204.



profits," Welter said.

What also sets them apart is their customer service, which is beyond reproach. Every day, hundreds of calls are made to survey J.D. Byrider's customers. The brand has conducted nearly 900,000 surveys to date, with a 95 percent satisfaction rate with sales and 91 percent rate with service – well beyond what is typical for the industry. Any responses that are less than positive are addressed immediately, Welter explained. "J.D. Byrider is committed to customer satisfaction."

J.D. Byrider currently has a total of 138 franchisee and company-owned dealerships across 31 states and employs more than 3,400 people across its entire network.

A positive corporate culture is another one of J.D. Byrider's many strengths. The organization enjoys favourable relationships with their staff and franchise owners. "We have many long-standing franchisees that have helped us build this brand," said Welter. "Our partnership with our dealer body and the cooperation we have with them has been, and will continue to be, critical to our success. The franchisees operate 80 percent of the dealership under the Byrider flag and share our values and commitment to our customers."



REDSSON

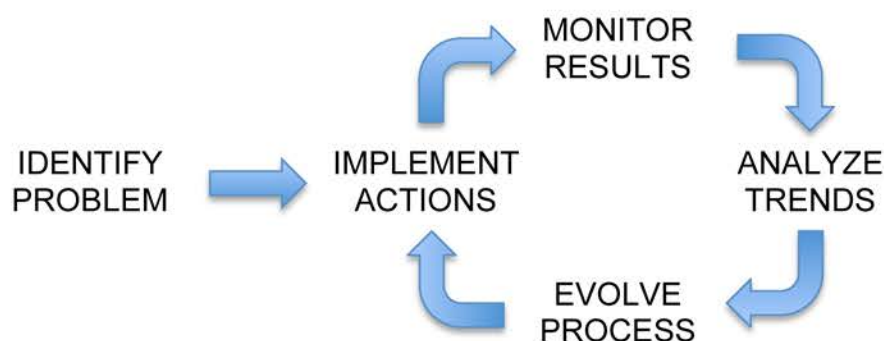
For over 10 years **REDSSON** has been helping cable, telecommunications, utility, healthcare and consumer services organizations achieve incredible results.

WE

Help your organization move away from inefficient and expensive manual processes.

YOU

Gain operational efficiency, re-focus on core tasks, accelerate cash flow & cut costs.



"Redsson's services allow our sales team to work on the activities that turn leads into sales more effectively. Simplifying the letter sending process allows us more personal interaction with prospective customers in our dealerships. Redsson is a competitive advantage in our business that improves our productivity."

-Tom Welter / VP Franchising
JD Byrider Systems

1-800-REDSSON

redsson.com/bwm

Atlanta



Denver



Minneapolis



Toledo

Since 2001 Redsson has been providing companies with powerful workflow tools and outsourced services that improve their operational efficiency and bottom line.

When a problem is identified, Redsson applies a process of Act > Monitor > Analyze > Evolve to facilitate continuous improvement.

"We help our clients identify and move away from expensive manual processes by applying automated workflow and outsourcing when appropriate. Implementing our solutions is simple and they are easy to use." President Rich Schurfeld says.

The organization has built a reputation for innovation. They creatively combine their expertise in advanced data processing, analytics, workflow systems, state-of-the-art printing, document management, USPS logistics, software development and online tools to provide custom solutions.

Redsson's primary clientele consists of B2C companies. They're experienced in handling sensitive Personally Identifiable Information (PHI, HIPAA, CPNI, etc.), a critical ability required when serving utility, cable, telecommunications, health care and consumer services organizations.

Their client list is impressive, including

companies such as California Water Service Group, Comcast, J.D. Byrider Systems, NSTAR, Sunoco plus governmental organizations such as Boston Water & Sewer Commission and the Jacksonville (FL) Electric Authority.

Some of their specific solutions include consumer identity verification, returned (undeliverable) mail processing, locating customers/patients, invoice/statement/letter printing and mailing, plus document management.

Redsson values their relationship with J.D. Byrider. The solution eliminates a manual process used to generate sales letters. Sales Consultants in dealerships gain 5 to 10 hours each week and spend more time interacting with potential customers.

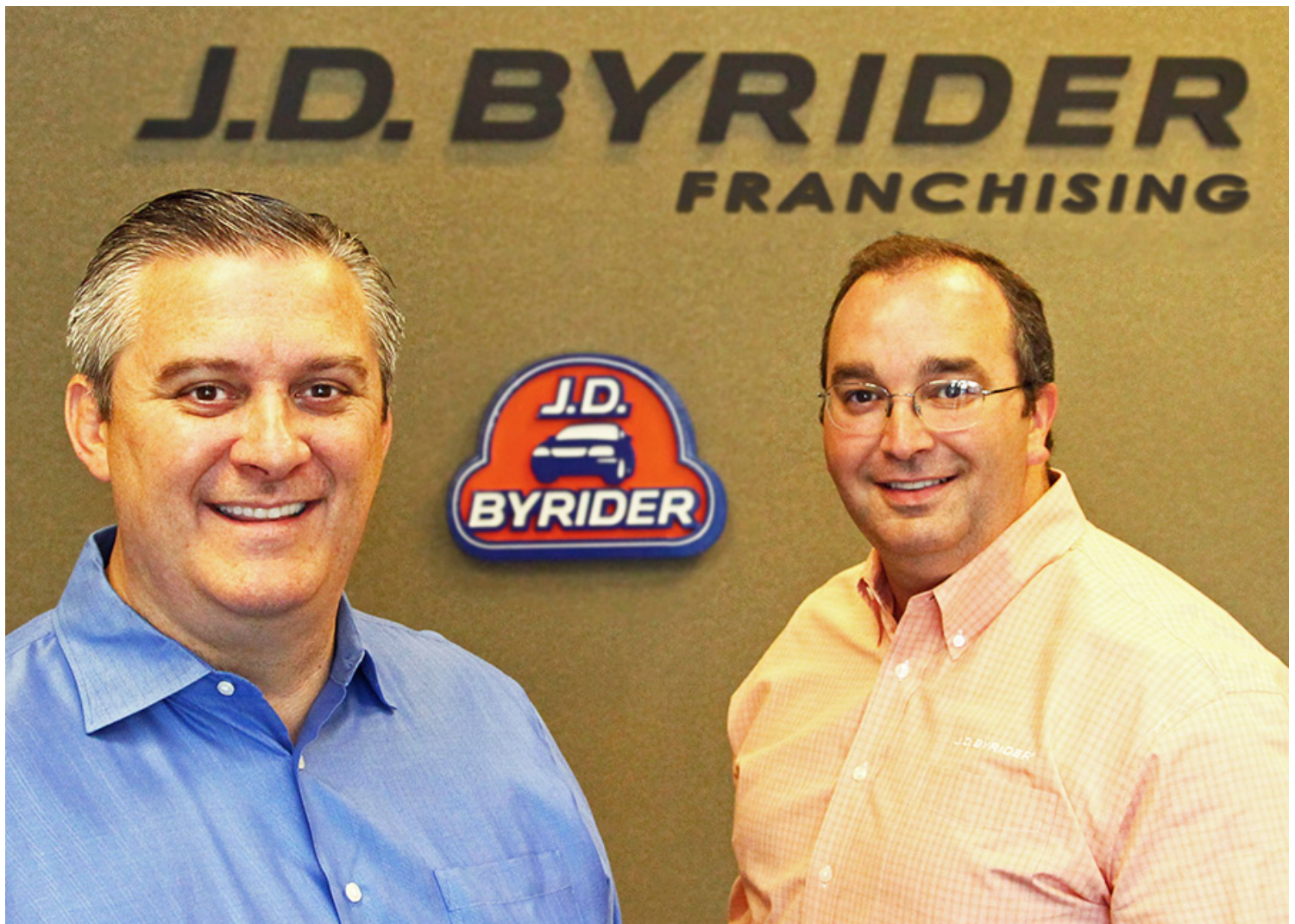
"It wasn't a simple project, but we worked with J.D. Byrider's excellent IT team and created a custom workflow process enabling the solution. Franchisees can now send letters to the 'Print Shop' where delivery happens automatically" Schurfeld says. "We look forward to working with them on future projects."

Redsson is poised for significant growth in the next 5 years with a new state-of-the-art facility in Denver, Colorado coming on line in 2013.

1-800-REDSSON

redsson.com/bwm

Atlanta • Denver • Minneapolis • Toledo



Tom Welter - *Vice President of Franchising*

Mike Pearce - *Vice President of Development*

SUCCESSFUL FRANCHISES

What makes J.D. Byrider an attractive franchise to buy is their successful business model; J.D. Byrider is among the highest return on investment franchises in America. Combining the dealership and service with the finance company, they offer an unparalleled start-up along with ongoing support through their proprietary software system and automated risk evaluator.

J.D. Byrider's proprietary Discover™

Software System helps franchise owners find the correct solutions in their business, while allowing them to adhere to the standards and procedures required in their operating manuals and contractual agreements. "There's a true value proposition here in our franchise system, where we offer turnkey solutions to operations," Welter said.

The brand also provides a full-time help desk to franchisees, including remote and mobile access to the system, giving them

complete control to “real-time access of data,” Welter said. Access includes the data of all the other dealerships, helping franchisees see the full picture of how the business is operating, discovering ways to improve profitability and learning best practices from their peers. Even more, J.D. Byrider employs a staff of Franchise Consultants – people who look after a team of franchisees and serve as their personal business coach and advisor. “Our field-facing team of franchise consultants offers more than 100 years of combined experience with J.D. Byrider,” Welter said. “We believe in leading with expertise and experi-

An advertisement for J.D. Byrider featuring a portrait of Tony Stewart, a NASCAR champion driver, in his orange and black racing suit. The suit prominently displays the J.D. Byrider logo and Chevrolet branding. The background is a solid blue. Text on the right side of the ad includes a call to action at the top, a testimonial from Tony Stewart, and a website link. A Facebook 'Like Us' button is in the bottom right corner.

**YOU COULD BE FINANCED TODAY!
CLICK TO APPLY NOW**

*Tony Stewart,
Champion Driver*

*At J.D. Byrider,
good car and a
All our vehicles
carry clean title
service prote
engine, transm*

Visit GoJDB.com

LIKE US



GoJDB.COM

*we want to help get you on the road with a
affordable payment that can fit your budget.
go through a comprehensive inspection and
es. PLUS they are all backed by a
ection plan that covers the
mission and a whole lot more.*

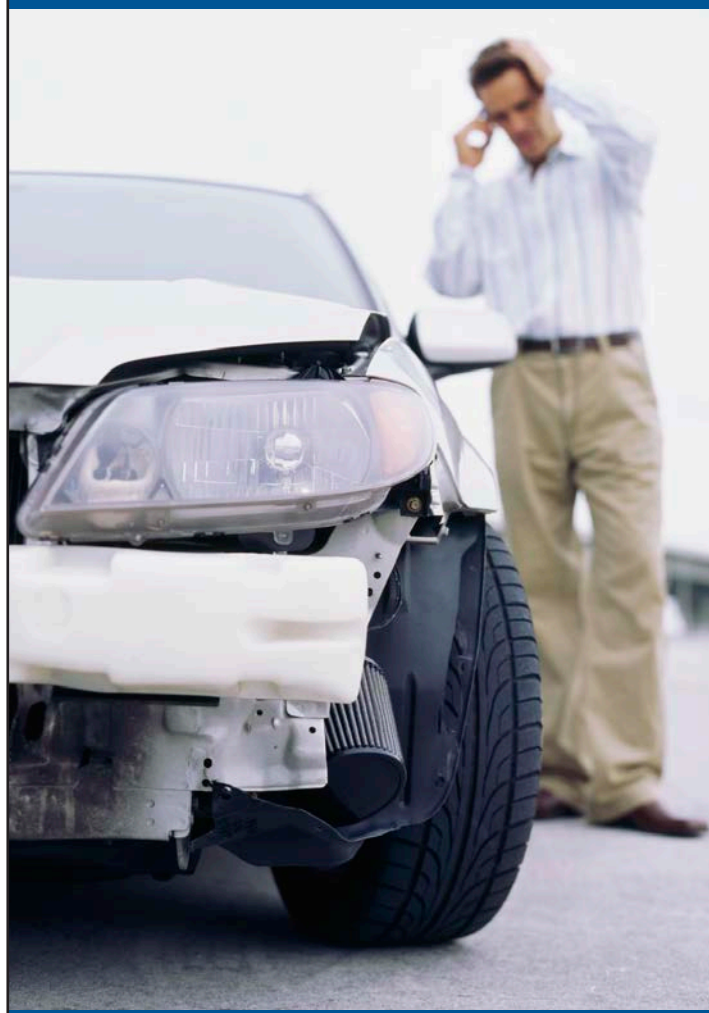
om for fast financing today!

**LET'S GET
STARTED!**

ence while building great relationships with
our franchisees and the customers we serve.”

Formal meetings are held three times
a year to give franchisees an opportunity to
review their businesses and discuss ways to
improve. Two of these meetings are focused,
comparative operational reviews. The third
is an annual convention where the corpo-
rate management team reviews the business
and franchisees and corporate staff engage in
workshops and other opportunities to build
relationships with one another. “We believe
the model of our service to our franchisees
really manifests itself to their customers at

**WE'RE THERE
WHEN YOU NEED US.**



LKQ Corporation is the largest nationwide provider of
aftermarket, recycled and refurbished collision and
mechanical replacement products for cars, light trucks
and heavy duty trucks. At LKQ, we don't just create cost-
effective solutions for our customers in the collision and
mechanical repair industries – we are also committed
to minimizing our environmental impact and serving the
communities in which we operate.

Doing Our Part to help preserve the environment. ♻️



Scan the QR code with your smartphone or visit
us at www.lkqcorp.com for more information.

LKQ
OEM Recycled • Aftermarket by Keystone

©2012 LKQ Corporation NASDAQ:LKQ



the dealerships, resulting in great customer satisfaction,” Welter said.

FINDING SOLUTIONS

J.D. Byrider is all about finding solutions, whether it’s at the customer level or the corporate level. The management team knows the three different offshoots of their company – sales, service and the collections department – need to all be moving in the same

direction at the same time. The key to achieving that synchronicity is having good people. “We strive to find highly effective managers to become franchisees because managing each of those departments and helping them understand that they have to work together is essential,” said Pearce.

And, while the global financial crisis in



2008 turned some industries on their heads, J.D. Byrider proved it performs well in all economies. Later, when things started to improve, “we began to see more individuals looking to open a dealership, and they had more capital,” Pearce said.

GROWING STRONGER

“We have a great strategy in place to grow

**WORKS HARD ALL DAY.
DOESN'T STOP FOR LUNCH.
NEVER CALLS IN SICK.**

DBD Communications has made it a business of creating some of the most innovative and progressive programs when it comes to Marketing and Advertising for over 16 years. Quality products, recognizable value, innovative thinking and efficient service are critical in today's ever-changing environment.

At DBD Communications it's easy to see why we never stop rising to the challenge each and every day.



A full service marketing & advertising company

9783 Fairway Drive-Suite C-Powell, OH 43065 | 614.588.0237

www.dbdcommunications.com



SUSTAINABLE SOLUTIONS

American Risk Services designs, implements, and manages large, complex risk management and insurance programs for financial institutions.

- The only program of its kind officially endorsed by **JD Byrider**, American Risk Services' CPI (Collateral Protection Insurance) Program is designed specifically with the Non-Prime Lender in mind
- ARS currently insures nearly **50 JD Byrider branches** and numerous other Non-Prime Lenders—and that number increases each month
- This **CPI Program is unique** in that no insurance license is required by the dealer/lender—the lender simply utilizes ARSinsure, ARS' very own web-based system, to enroll exposed vehicles onto the lender policy
- As coverage is secured electronically, all documents print at the dealership—the entire **sign-up process takes only 2-3 minutes**, convenient for both lender and customer

The overall result of ARS' CPI program countrywide: Reduced physical damage losses and finance contract charge-offs, improved bottom-lines, and additional income opportunities, with lenders participating in the underwriting process

11135 Kenwood Road, Cincinnati, OH 45242



the footprint of this brand and increase unit counts,” said Welter. “In 2012, the company expects to increase its units by 11 percent. We expect J.D. Byrider Franchising to maintain a 10-plus percent unit growth rate in the foreseeable future, driven by the combination of existing franchisee growth, new franchisee sales, and execution of our business model that make our brand attractive to both our franchisees and customers.”

Welter said he is excited about the growth the company has experienced, which is fueled in part by the investment made in the company by Altamont Capital Partners.



“We have a strong business model and an opportunity for investors to help us grow the brand’s footprint,” he said.

“We see a great opportunity to grow our total system – via franchisees and company stores. I’m very optimistic about the future and expect to see many more people to join our team,” Welter concluded.

Those interested in learning more may contact Mike Pearce at (800) 947-4532 or mikep@jdbyrider.com.



TSYS Merchant Solutions processes an average of **3 million** transactions a day.

But she’ll only remember this one — the sale of her first cappuccino as a new business owner.



From the ordinary to the extraordinary to the moments they’ll remember for the rest of their lives, we realize it’s the little things that can make a big difference to business owners and consumers.

TSYS Merchant Solutions provides first-rate service and payment acceptance solutions to businesses. Behind every transaction is a person – and payments have the power to change lives.

TSYS Merchant Solutions™
www.tsysmerchantsolutions.com | 800.354.3988

© 2012 Total System Services, Inc.® All rights reserved worldwide. TSYS® is a federally registered service mark of Total System Services, Inc.

Aon Risk Solutions

Innovating to stay ahead

Aon delivers the industry’s most forward-looking tools and expertise to support fact-based decision making. Let our innovation empower your organization’s future.

aon.com/empowerresults

Risk. Reinsurance. Human Resources. **Empower Results™**

Aon



www.jdbyrider.com