

Non-Prime Automotive Finance Summit



April 23rd, 24th, 2009

Mohegan Sun Casino and Resort,
Uncasville, CT

Non-Prime Automotive Finance Summit



The current US economic conditions have led us to the worst credit crisis in the history of automotive finance. Join the best and brightest minds in the business for a two-day leadership summit at Mohegan Sun Casino and Resort. Together, we can reshape the future of our industry.

You cannot afford to miss this one-of-a-kind event where we will be discussing the major problems facing the industry today and, the solutions that separate the strong from the weak. These professionally led discussions and presentations will include:

- The State of the Industry
- The Future of Non-Prime Auto Finance
- Industry Trends and Benchmark Performance
- Special Finance and BHPH Operations
- Securitization and Capitalization
- Consumer Credit and Collections
- Deal Structure and Underwriting
- Understanding the Non-Prime Customer
- Inventory Management Secrets
- The Vehicle Wholesale Market
- Non-Prime Automotive Sales and Finance
- Understanding The Dealer's Perspective
- The Top Lenders Today
- The Danger Zone of Compliance
- Training and Retaining the Top Talent
- Dealer/Lender Relations
- 5 Key Strategies for Success

Speakers



Tom Herald

Mr. Tom Herald is a Professional Consultant and National Training Leader with Benjamin Herald Associates. He has over twenty years of experience in the automobile business including over ten years as a dealer principal. He is a former Air Force commander with extensive training as a leader and instructor.

Mr. Herald specializes in Automotive Sales and Finance, Special Finance, Operations Management, and Business Planning/Development.

Tom has been featured in *World of Special Finance*, *Special Finance*, *Auto Dealer Monthly*, *Special Finance Insider*, and *Dealer Business Journal* magazines, and is frequently a featured speaker at industry conferences, conventions, and Twenty Group meetings

Tom began his automotive career with \$15,000 and a burning passion to succeed. He aggressively grew his dealership into a five-location group to become the number one independent dealer in his market selling over 200 vehicles per month and built a \$30 Million receivable portfolio. He mastered the Special Finance and Buy Here Pay Here process with Consultative Selling Techniques and sound business leadership principles. And, through consistent marketing he was able to brand his dealership and dominate his market niche.

Mr. Herald has authored and developed training programs to maximize team performance, sales, and special finance. He has the unique ability to lead and motivate an entire sales team to achieve unparalleled success and is genuinely committed to helping others become successful. His clients maximize their potential in both sales and finance.

Mr. Herald received his Bachelor's degree from Indiana University and was subsequently commissioned as an officer in the US Air Force. He earned a Master's of Business Administration degree from the University of West Florida and was licensed as a motor vehicle dealer in both Kentucky and Ohio. Tom has served on several advisory boards including his tenure as President of the Credit Acceptance Corporation Dealer Advisory Council. He has consulted and trained numerous businesses including franchise and independent dealers throughout the country and has worked as a consultant for several large banks and lending institutions. He is well respected as an expert in the industry.



Greg Goebel

Mr. Greg Goebel is the President and CEO of Auto Dealer Monthly, LLC the parent company of Greg Goebel Training and Consulting and the publisher of both Auto Dealer Monthly Magazine and Special Finance Insider Magazine. He is a noted auto industry expert, trainer, consultant, speaker and author

Greg has owned and operated businesses in the automotive industry since 1979, including Buick, Pontiac, GMC and Hyundai franchises as well as independent dealerships. He spent 18 years as a dealer and 23 years owning and operating service and parts operations. His retail background also includes owning one dealership dedicated solely to the Buy-Here Pay-Here market segment.

Greg was named the Indiana Quality Dealer of the year in 1994 by the Indiana IADA and was the creator of the Independent Dealer Twenty Group program formed through NIADA and NCM Associates in 1995. From March 2002 through December 2005 Greg served as a 20 group moderator and was instrumental in the development of several new specialized 20 groups including a special finance group, high-line group and a Volvo service group.

Greg's real passion lies in the Special Finance segment of the automotive industry. He was one of the first dealers to aggressively enter the Special Finance market in 1990 and his dealerships delivered over 11,000 sub-prime deals. He currently shares his proven Special Finance techniques through his workshops and onsite consulting as well as authoring articles in Auto Dealer Monthly Magazine, Special Finance Insider Magazine.

Greg has also been featured in World of Special Finance, Dealer Magazine, Ward's Dealer Business, and Used Car Dealer magazines. He is frequently a featured speaker at industry conferences and conventions, as well as 20 group meetings. Greg graduated from Purdue University in 1976 with majors in Finance and Marketing, and did post graduate work at Wharton Business School in Philadelphia.

He served as an officer on the Executive Committee of the National Independent Automobile Dealers Association from 1996 - 2000. He has held positions on National Dealer Advisory Boards or Councils for Pontiac, GMC Truck, National Auto Credit, Universal Underwriters Acceptance Corporation, Household Automotive Finance and Hyundai Motor America.

Greg lives with his wife Ali, and the youngest of their three daughters in Sarasota, FL. You may contact him at 941.927.8439 or at Greg@AutoDealerMonthly.com.



Kevin Day

Mr. Kevin Day, is the Founder of Executive Dealer Services, LLC and has over 12 years of experience in the automotive business as a dealer principal. He has also spent time as a 20 Group moderator, trainer and consultant. His focus is to help dealerships maximize their potential in the Finance office in the arena of Special Finance.

Mr. Day grew his start-up independent dealership into a multi-point franchise and had as many as five dealership locations. All of his stores focused heavily on the Special Finance market while maintaining F&I department results exceeding industry benchmarks.

Mr. Day has authored and enveloped several training programs designed to achieve peak performance in sales management and F&I results in Special Finance.

Mr. Day graduated from Utah State University with a degree in business marketing. He also co-founded one of the largest automotive transport companies to serve dealers in the western United States. He is fluent in Spanish and offers specialized training for bilingual dealer operations.

Mr. Day currently resides in Logan, Utah with his wife Jaynee and their four beautiful children.

Contact Info: Kevin Day, 435-213-0121, kevin@executivedealerservices.com.

Agenda

Thursday April 23rd, 2009

- 8:00 AM to 9:30 AM Meeting Overview
Speaker Introduction
The State of the Industry Presentation
The Future of Non-Prime Automotive Finance
Greg Goebel
Tom Herald
- 9:30 AM to 9:45 AM BREAK
- 9:45 AM to 11:00 AM Redefining the Non-Prime Market: Tom Herald
Near-Prime
Special Finance
Financing the 550 and Below Customer
Understanding the Non-Prime Customer
- 11:00 AM to 12:30 PM Dealer/Lender Relations: Kevin Day
The Top Lenders Today
Deal Structure and Underwriting
Understanding and Rating the Dealer
- 12:30 PM to 1:30 PM LUNCH
- 1:30 PM to 3:30 PM The Danger Zone of Compliance
The Critical Components of Special Finance
Greg Goebel Part 1
- 3:30 PM to 3:45 PM BREAK
- 3:45 PM to 5:45 PM The Critical Components of Special Finance
Greg Goebel Part 2
- 5:45 PM to 6:00 PM Questions and Discussions
Adjournment for the Day

Agenda

Friday April 24th, 2009

- 8:00 AM to 9:30 AM BHPH Fundamentals: Tom Herald
Everything I Need to Know
Credit and Collections
Deal Structure and Underwriting
How Much Money Do I Need?
10 Fundamentals for Success
How to I Collect My Investment?
- 9:30 AM to 9:45 AM BREAK
- 9:45 AM to 12:00 AM The Vehicle Wholesale Market: Kevin Day
Inventory Management Secrets
The Top Vehicles for Special Finance
Repos, Recon, and Remarketing
- 12:00 PM to 1:00 PM LUNCH
- 1:00 PM to 2:30 PM 5 Strategies to Improve Your Sales, You Profits
and Your Performance: Tom Herald
- 2:30 PM to 2:45 PM BREAK
- 2:45 PM to 5:15 PM Think F.A.S.T! Reshaping the Future with Business
Strategy: Tom Herald
- 5:15 PM to 5:30 PM Questions and Discussions
Meeting Adjournment



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