



ADVOCATING FOR YOU

One of NIADA's primary objectives is to tell the story of the independent dealer before policy makers. NIADA's influence in Washington, D.C. and in state capitals across the country continues to grow stronger every year resulting in significant policy wins making it easier for you to do what you do best: provide your customers' transportation needs.

THESE ARE JUST SOME OF NIADA'S RECENT SUCCESSES.

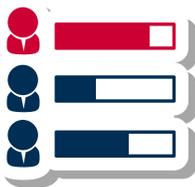


OPEN RECALLS

NIADA shares the goal of wanting a 100% recall completion rate. NIADA's government affairs team has participated in numerous discussions with federal, state and local officials aimed at achieving that goal. Notwithstanding that desire, NIADA objects to overbroad legislation prohibiting dealers from

selling used motor vehicles with any open recall. NIADA has successfully opposed such legislation in Congress and in other legislative bodies. NIADA also successfully lobbied Congress to change federal legislation prohibiting rental car companies from renting, selling, or leasing rental cars with open recalls to ensure independent dealers loaning vehicles to customers did not categorize them as rental car companies.

In addition, NIADA has worked with federal agencies to make it easier for individuals and independent dealers to search vehicles for open recalls by specific VIN. NIADA has also worked with the federal government to develop a tool making it easier for dealers to batch search their entire inventory for recalls.



OPPOSING OVERBROAD REGULATIONS

Overbroad and unnecessary regulation harms your customers making it more expensive for them to purchase cars including getting necessary financing. NIADA has

successfully lobbied Congress to remove regulations not only harming your business, but ultimately your customers such as the Consumer Financial Protection Bureau's arbitration rule and indirect lending guidance.



LOWERING INDEPENDENT DEALERS TAX BURDEN

As Congress debated the first major overhaul to the tax code in more than 30 years, NIADA was there to advocate for a lower tax burden on small businesses.

NIADA held meetings with multiple members of Congress, including the Speaker of the House of Representatives, and successfully convinced Congress to lowering corporate tax rates including rates for small business owners deriving income from pass through businesses. NIADA also convinced the Speaker and other members of the need to preserve dealers' ability to deduct net interest expenses associated with their floor plan lending.



DEFENDING THE BHPH INDUSTRY

Over the last half decade, NIADA has seen increased efforts from policy makers to overly regulate the BHPH industry. NIADA has made protecting the BHPH industry among its highest priorities. NIADA created the BHPH Commission - comprised of BHPH dealers

large and small from locations across the country - to advise NIADA as issues arise impacting the BHPH Industry.

Working with the BHPH Commission, NIADA successfully led a coalition opposing legislation in California subjecting BHPH dealers to a cumbersome licensure framework, capping interest rates at an unreasonable rate, prohibiting the use of GPS devices, extending time before delinquency charges could be repaid and repossession could commence.

Likewise, NIADA successfully lobbied against legislation in Oregon similar to that proposed in California including the mandatory use of underwriting criteria developed by the state.

Additionally, NIADA successfully opposed legislation placing undue regulations on the use of GPS and starter interrupt devices in New Jersey, Illinois, and Oklahoma.



Each year, NIADA hosts the National Policy Conference and Day on the Hill. This event is open to all NIADA members free of charge and provides a prime opportunity to tell your story before members of Congress and federal regulators.

**JOIN US SEPTEMBER 23-25 IN WASHINGTON, D.C. AND
MAKE YOUR VOICE HEARD!**