

BILLION BULLETIN

Billion Automotive & Affiliates Company Newsletter

FEATURED STORY

Billions Auto Covid-19 Updates

CORONAVIRUS

Please practice
social distancing.



Social
distancing
means
keeping
6 feet apart
from others



Six-Foot Away

COVID-19 & Social-Distancing:
Minimize Your Risk

Six feet (6') is about the
distance of:



a surfboard



a standard 6' dog leash



Help protect yourself and vulnerable populations by
maintaining a distance of at least six feet (two meters)
from others and adhering to social distancing measures



COVID-19 is spread
through respiratory
droplets produced
when a person
infected with COVID-
19 sneezes or coughs

Sustained contact
and interactions
less than six-feet
increases your
risk of
transmission

6



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Covid-19 Employee Frequently Asked Questions

Q: What are steps I can take now to reduce the spread of the virus?

A: The CDC continues to recommend frequent hand washing, keeping high touch surfaces wiped down (desks, counters, steering wheels, car door handles – company and customer cars, don't shake hands, practice social distancing when you can, and stay home when you are sick .

.....continued onto next page.....

Q: What is Billion doing to prevent the spread of Covid-19?

A: We are following the CDC recommendations at dealerships/offices.

- We are requiring employees to stay home if they are sick & to wash their hands frequently while they are at work.
- We will no longer have meetings with more than 10 people throughout the organization
- We are providing social distance between work-spaces and encourage employees to do so while at work and in public.
- We have instructed our cleaning services to use recommended cleaning agents and to increase the cleaning frequency of high touch areas in all dealerships.
- Lot attendants and porters will wipe down all doors, countertops, vending machines, coffee stations throughout the day.
- We will continue our effort to provide alcohol-based sanitizers, cleaning sprays and wipes in the workplace and common areas.
- We are encouraging employees to use their cell phones or work computers to clock in and out and avoid the shared time clock. If you cannot avoid the time clock, make sure to clean it before using.
- Our sales and management staff have stopped shaking hands with customers and vendors.

Q: What should I do if I feel ill?

A: You should NOT come to work if you are ill or feel ill. Contact your manager to let them know you will not be coming in.

- The most common symptoms of Covid-19 are fever, tiredness, shortness of breath and dry cough. You may have other symptoms like nasal congestion, runny nose, sore throat or diarrhea.

Q: If I stay home, will the absence count against my attendance and negatively affect my job?

A: We will be flexible with anyone who must stay home for reasons related to the pandemic. The absences should not affect your employment.

Q: If I feel better can I automatically come back to work after being off due to illness?

A: You must contact HR and your Manager prior to coming back. You will not be allowed to return to work until you have been fever-free for 24 hours without the use of a fever reducer and you have no visible symptoms such as coughing, sneezing, running nose.

Q: What should I do if I think I have Covid-19?

A: If you have Covid-19 symptoms, do not come to work and contact your healthcare provider immediately. Please follow all physician protocols. Contact your Manager and HR to discuss the potential for FMLA, Short-term disability and return to work.

Q: What should I do if I have been or think I have been exposed to Covid-19?

A: If you come in contact or are caring for someone who suspects they have or has been diagnosed with Covid-19, we will require you to self-quarantine for 14 days or until the person who exposed you to the virus tests negative for Covid-19.

Q: If I have to self-quarantine at home will I have to use my PTO?

A: You will have the choice of using your PTO or not. If you wish to use PTO you should enter it in Paycom and also let your Manager know. You have the option of borrowing up to 16 hours of PTO from your future earnings.

Q: Can I stay home if I am worried about being exposed to the virus?

A: Yes, if you are concerned about contracting Covid-19 you may be able to take time off from work. An employee may be able to take a personal leave of absence which is unpaid unless they use their PTO. The leave is generally for 3 weeks. You should contact your Manager and HR to apply for the leave.

Q: What if I cannot come to work due to the need to care for a loved one?

A: School and daycare closures or caring for an ill relative may mean you need to take time off work. Please work with your Manager to determine if there are options for you to flex your schedule or work less hours. You will have the choice to use PTO and may borrow up to 16 hours of PTO from future earnings.

Q: Is it possible for me to work from home?

A: Remote work may be available depending on your position. You should visit with your Manager to find out if there is an option for you to work from home. Remote work may be limited by availability of equipment and access to VPN.

Q: What happens if the Company has a confirmed case of Covid-19 and the employee has been in the office.

A: We will follow all the recommended protocols established by the Centers for Disease Control and Prevention.

Q: Is Billion planning to limit customers or visitors to the dealerships?

A: Not at this time. However, we are letting our customers know that some of our services can be accessed online and encouraging them to do so if they are feeling ill.

Q: Can I wear a face mask while at work?

A: No. The CDC advises against wearing a facemask unless an individual is sick. If you are feeling sick you should go home.

Q: What should I do if I traveled to an at-risk area or am returning from a cruise?

A: We strongly encourage you to not travel to high risk areas or take cruises as recommended by the CDC. If you choose to exercise personal travel plans, you are required to disclose those travel plans (location, mode of travel, or the event) to your manager and to HR. You could be subject to a 14 day quarantine period away from work.

COVID-19

SYMPTOMS & WARNING SIGNS



- FEVER
- COUGH
- SHORTNESS OF BREATH
- PERSISTENT PAIN OR CHEST PRESSURE*
- BLUISH LIPS OR FACE*

* SEEK IMMEDIATE EMERGENCY TREATMENT

IF YOU DEVELOP SYMPTOMS AND HAVE BEEN IN CONTACT WITH SOMEONE WITH COVID-19, OR TRAVELED TO AN AREA WITH ONGOING SPREAD, CALL YOUR DOCTOR

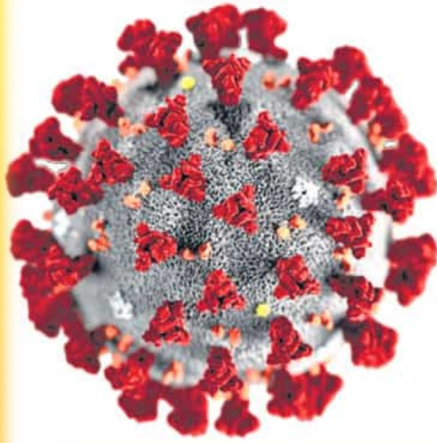
SOURCE: CENTERS FOR DISEASE CONTROL AND PREVENTION

abc NEWS

Stay Home!

Call in and talk to your Manager or H.R.

**Help us Keep our Workplace Free of
Covid-19**



COPING WITH STRESS DURING THE COVID-19 OUTBREAK

As the infection spreads, this is a trying time for many. These points could help you tide over the crisis.

Keep talking: It is normal to feel sad, stressed, confused, scared or angry during a crisis. Talking to people you trust can help. Contact your friends and family.



Health is wealth: If you must stay at home, maintain a healthy lifestyle - have a proper diet, sleep, and exercise. Maintain social contact with loved ones over phone and email.

Keep away: Don't resort to smoking, alcohol or drugs to deal with your stress. If you feel overwhelmed, talk to a health worker. Have a plan, where to go and how to seek help.



Seek facts: Gather information that will help you accurately determine your risk so that you can take reasonable precautions. Find a credible source you can trust.

Limit exposure: Limit worry and agitation by lessening the time you and your family spend watching or listening to media coverage that you perceive as upsetting.



A challenge: Draw on skills you have used in the past that have helped you get through previous adversities, and use those skills to manage your emotions during this challenge.

helpline
center

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Avera Health and the Helpline Center in Sioux Falls are creating a 24-hour hotline for people who need some mental health support because of the COVID-19 pandemic, Helpline officials announced today (3/30/2020).

The hotline will be available immediately, according to a press release from the Helpline Center.

"Our goal was to use existing resources, including the 211 Helpline and the trained and available professionals at Avera, to help serve individuals who are experiencing stress and anxiety during this challenging time," stated Janet Kittams, CEO of the Helpline Center. "We appreciate the partnership of Avera to help make this happen."

FEELING BLUE? VIRTUAL VISITS ARE HERE FOR YOU.

When it comes to coping with mental health, you're not alone. Virtual Visits can be available to you day or night all from the comfort of your home.



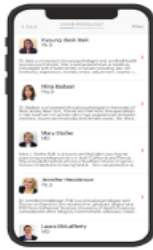
MENTAL HEALTH.* It's a topic many avoid or are timid to discuss. But, according to NAMI.org (National Alliance on Mental Health):

1 in 5 adults are experiencing mental health issues.

60% aren't receiving the treatment they need.



do on demand



Review and choose your doctor

Comfortable, connected, confidential

As a part of your health benefits, you can connect with a licensed therapist — or psychiatrist for more complex issues — to listen and help you find solutions.

Ready when you are

Make time for you and your overall health and well-being by scheduling your Virtual Visit today.



Easily scheduled appointments — flexible to YOUR schedule.



Review hand-picked, board-certified providers and their profile.



Accessible anywhere — at the office or from your home.



Private and confidential.

WANT MORE INFORMATION?

Visit DoctorOnDemand.com, or contact Wellmark customer service at the phone number listed on the back of your ID card.

*Mental health coverage includes psychiatry services and medication management along with treatment for psychological conditions, emotional issues and chemical dependency. Please refer to your coverage manual for complete benefits information.

Virtual Visits can be used for:

- Depression
- Workplace stress
- Relationship issues
- Trauma and loss
- Social or general anxiety
- Addictions

VEHICLE REGISTRATIONS EXTENDED DUE TO COVID-19



The South Dakota Department of Revenue requests that law enforcement not ticket March 2020 registration renewals for both commercial and non-commercial vehicles expiring on March 31, 2020. These individuals will be given an additional month to renew registrations.

In addition to the March 2020 registration renewals, the Motor Vehicle Division requests temporary seller's permits that expire March 16, 2020 through April 30, 2020, be granted an additional 30 days from the expiration date to get the title transfer documents and payment to the county treasurer and register the vehicle before any law enforcement action is taken. The Motor Vehicle Division will waive an interest and penalties that accrue due to this extension.

"The Motor Vehicle Division understands not everyone has access to our online system or a DMV Now Kiosk to renew registrations. Additionally, we have taken into consideration that county treasurers are operating in a limited manner. By not enforcing the expiration of these registrations until May 1, 2020 and granting an additional 30 days to transfer titles, the Division hopes that we can assist South Dakotans during this stressful time," said Motor Vehicle Division Director, Rosa Yaeger.



If vehicle registration is expired or expiring (Jan 17, 2020 or later) will be considered valid until the declared disaster has ended.

If purchasing or transferring a vehicle you will not be required to obtain a title and registration within 30 days. This will remain in effect until the declared disaster is over.

If purchasing a vehicle from a dealer you will not be required to obtain license plates within 45 days. This will remain in effect until the declared disaster is over.

For the protection of the health and safety of our staff, we are not conducting General vehicle inspections including Iowa Assigned VIN's, Bond Title Inspections, VIN Verifications, and OOS Registration only/State of Washington Salvage vehicles.

GALLAGHER BASSETT
GENERIC GUARANTEE RETURN

APRIL IS Autism AWARENESS MONTH

- A**sk questions
- U**nderstand
- T**ake time to listen
- I**nclude
- S**how support
- M**ake a difference

Remember: Every experience of autism is unique. No one person will identify with every feature of autism. We all have individual skills, attributes and characteristics that are as unique as our personalities - this is the power of neurodiversity.

www.gallagherbassett.com.au

April is... **ALCOHOL AWARENESS MONTH**

Almost everyday 30 people die in a motor vehicle accident that involved alcohol

Long-term alcohol use can negatively impact your body

88,000 People die each year in america from alcohol related causes

More than half of the people who were treated for substance abuse were from alcohol use





Important health plan benefit updates regarding Coronavirus (COVID-19)

Billion Motors in cooperation with Wellmark has taken the following steps to help our members:

- **Waiving prior authorization processes.** Wellmark will waive prior authorization processes for covered services related to COVID-19 to ensure patients receive the right care at the right time and location.
- **Covering diagnostic tests for COVID-19.** Members will have no cost-share for appropriate testing to establish the diagnosis of COVID-19.
- **Increasing access to prescription medications.** Wellmark prescription drug benefit plans allow for early refill and we encourage the use of your 90-day retail and mail order benefits. We also will ensure formulary flexibility if there are medication shortages or other access issues. Members will not be liable for any additional charges if they receive a non-formulary medication as a result of a shortage of their current medication.
- **Offering virtual health care visits and 24/7 help.** We encourage our members to take advantage of virtual visits — a covered benefit for most Wellmark members when they use [Doctor on Demand](#)®— to avoid the spread of germs. Members also have access to Wellmark's [BeWell 24/7](#)SM service which connects members to real people who can help with a variety of health-related concerns 24/7

WELLMARK MEMBERS NOW HAVE **\$0 COST SHARE FROM HOME**

In these difficult times, your health and safety are our top priorities. That's why Wellmark® Blue Cross® and Blue Shield® is making the following announcement:



Until June 16, 2020, Wellmark will cover the member cost share for all virtual visits with your personal doctor and other in-network providers. You and your covered dependents can get medical and behavioral health care at home at no cost to you with phone or video visits.

WHY VIRTUAL VISITS MATTER

As we work together as a nation to respond to the COVID-19 pandemic, here is why virtual visits are so important:



Virtual visits take pressure off the health care system. Getting your non-emergency care at home (for all conditions, not just those related to COVID-19) allows health care providers more time to treat the sickest patients in person.



Virtual visits keep you and your family safe. Getting care at home decreases your chance for exposure to the COVID-19 virus.



Virtual visits save you time and money. While virtual visit platforms are experiencing longer wait times than usual, you will still spend less time waiting for care than if you seek medical care in person at a doctor's office, urgent care or the ER. And, you will save the money you would have spent on care for other essential purchases.

YOUR PERSONAL DOCTOR AND VIRTUAL VISITS

Many health care providers are working quickly to provide virtual visit capabilities to their patients, either over the phone or via video visit. You may want to reach out to your personal doctor to see if they are making arrangements for virtual visits.

To search for an in-network provider near you, go to [Wellmark.com/ProviderFinder](https://www.wellmark.com/ProviderFinder).

IF A PROVIDER REQUESTS PAYMENT

Wellmark is working with in-network health care providers to let them know all **virtual visits will be covered at no cost to you** if the visit would be covered under your plan if conducted in person.

- ▶ If you call your provider for a virtual visit and they request payment up front, remind them that Wellmark has published that all cost shares for covered virtual visits are waived.
- ▶ If they still request payment and you want to continue with the appointment:
 - Keep your Explanation of Benefits (EOB) when it comes in the mail.
 - Wellmark will arrange for a reimbursement. If you do not receive your reimbursement within 90 days of your virtual visit, contact your health care provider.
- ▶ If you do not want to continue the appointment but still want to have a virtual visit, **use Doctor On Demand for a no-cost virtual visit.** See the reverse side of this flyer to learn about Doctor On Demand.

If you have questions about your virtual visit benefits, call the customer service number on the back of your Wellmark ID. You can also send a secure message by logging in at [myWellmark.com](https://mywellmark.com).

DOCTOR ON DEMAND® USER GUIDE

With Doctor On Demand, you get video visits from home with a board-certified health care provider on your smartphone, tablet or computer. Use this guide to get you and your covered family members started.

HOW TO REGISTER FOR DOCTOR ON DEMAND

With your account, you can get care for yourself and your kids under age 18. Covered spouses and dependent children age 18 and over will need to register for their own account.

Access Doctor On Demand.

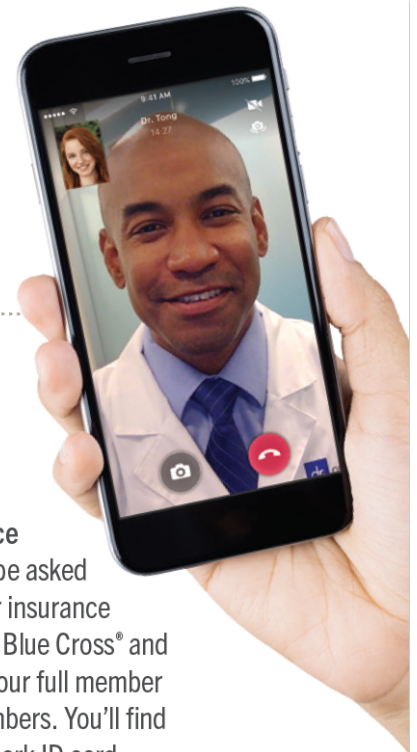
Download then open the Doctor On Demand app. Or, go to [DoctorOnDemand.com](https://www.doctorondemand.com).

Follow the prompts to register.

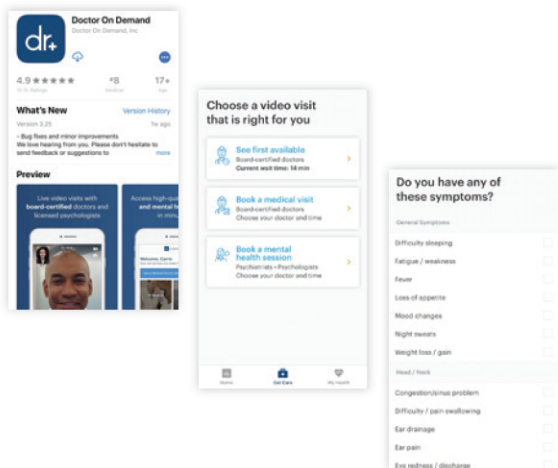
You'll be asked to create a password and enter some basic information like your name, birthdate and email address. *(Note: You may need to enter your credit card information, but you will not be charged.)*

Enter your insurance information.

You'll be asked for the name of your insurance provider (Wellmark® Blue Cross® and Blue Shield®), plus your full member ID and group ID numbers. You'll find these on your Wellmark ID card.



HOW TO SEE A PROVIDER



STEP 1: Access Doctor On Demand. Log in using the Doctor On Demand app. After you log in, select *Get Care* at the bottom of the screen. (You can also use your home computer for a video visit if it's equipped with a camera. To log in with your home computer, go to [DoctorOnDemand.com](https://www.doctorondemand.com).)

STEP 2: Select your care. You can either see the first available medical provider now, schedule an appointment with a medical provider later or schedule an appointment with a mental health provider later.

STEP 3: Follow the prompts. You will be asked to provide details about symptoms, to select your preferred pharmacy and to confirm your appointment.

QUESTIONS?

Doctor On Demand's Member Support Team is available to help 24 hours a day. For immediate assistance, call 1-800-997-6196. You can also email the team at support@doctorondemand.com.

Wellmark complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATENCIÓN: Si habla español, los servicios de asistencia de idiomas se encuentran disponibles gratuitamente para usted. Comuníquese al 800-524-9242 o al (TTY: 888-781-4262).

注意：如果您说普通话，我们可免费为您提供语言协助服务。请拨打 800-524-9242 或（听障专线：888-781-4262）。

ACHTUNG: Wenn Sie deutsch sprechen, stehen Ihnen kostenlose sprachliche Assistenzdienste zur Verfügung. Rufnummer: 800-524-9242 oder (TTY: 888-781-4262).

Wellmark Blue Cross and Blue Shield of Iowa and Wellmark Blue Cross and Blue Shield of South Dakota are Independent Licensees of the Blue Cross and Blue Shield Association. Blue Cross®, Blue Shield® and the Cross and Shield symbols are registered marks of the Blue Cross and Blue Shield Association, an Association of Independent Blue Cross and Blue Shield Plans. Wellmark® is a registered mark of Wellmark, Inc. Doctor On Demand is a separate company providing an online telehealth solution for Wellmark members. Doctor On Demand® is a registered mark of Doctor On Demand, Inc.

Doctor On Demand physicians do not prescribe Scheduled I-IV DEA Controlled Substances and may elect not to treat or prescribe other medications based on what is clinically appropriate.

3/19/20

BLOOD DRIVE

Billion Automotive Iowa City

Monday, April 13th

11:00 am – 1:30 pm

Donor Bus – 2641 Mormon Trek Blvd.

To schedule an appointment, contact Dallas Grijalva at
(319) 499-4641 or at dallas.grijalva@billionauto.com.

Visit www.bloodcenter.org to schedule online.

Please eat and drink before your donation and bring a photo ID.

Last Date to Donate Elsewhere: 02/17/2020

Group Sponsor Code: 1241

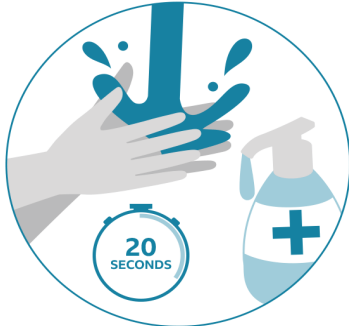
*Every donation earns points in our Online Donor Loyalty
Store that you can redeem for great donor gifts!*

**CHANGE
THE WORLD
BE THE KIND TYPE**

www.bloodcenter.org



How can I try to stay well and avoid spreading the virus?



Wash hands frequently with soap and water or use a sanitiser gel



Work at home where possible and **avoid social venues**



Catch coughs and sneezes and **throw away used tissues**



If you don't have a tissue **use your sleeve**

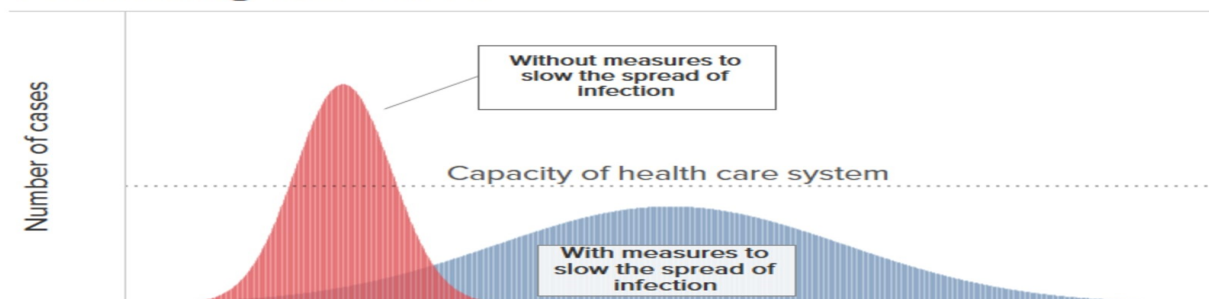


Avoid touching your eyes, nose and mouth with unwashed hands



Avoid close contact with people who are unwell

Flattening the curve



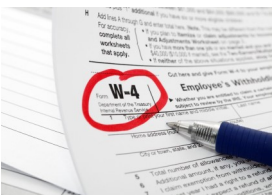
WHY YOU WANT TO CHECK YOUR W-4 IN 2020

SIOUX FALLS, S.D. (KELO) — Every time you started a new job, or for some reason had to update your W-4, for many there used to be a game of how many allowances to write down? People often searched Google for “should I claim one or two on my W-4?”

Those days are gone, as the Internal Revenue Service has updated the withholding form for 2020, and your employer should have the new version ready for you.

The W-4 is often filled out when people start a new job, during big life changes (marriage, kids, buying a house, pay cuts or raises) and tax experts recommend doing yearly. This form determines how much your employer should pull out of your paycheck for taxes. If they pull too little, you owe taxes. If they pull too much, you get a refund during tax season.

What's changed



The five-steps are designed to clear up confusion, give smaller refunds and increase take-home pay. The biggest change: there are no more allowances on this new form. That means you don't need to calculate the magic number to put on the form. Instead, it uses real-dollar amounts and real-world information.

Many people with one job and no extra deductions or credits will only have to fill out steps one and five. Steps 2-4 allow taxpayers to enter the number of children and deductions. The form automatically calculated for the standard deduction (about 70% of taxpayers choose this). Taxpayers who itemize will need to calculate their deduction. Some people will put in any other deductions like student loan interest payments, the Child Tax Credit or retirement contributions.

Finally, the taxpayer will enter any additional income (outside of a job) and any additional amount they want to be withheld from each paycheck. The form encourages people who work two jobs or are married and filing jointly to fill out a W-4 estimator to ensure accuracy. Tax companies like H&R Block have put together guides to help people work through the differences.

Why it matters

For years the W-4 was a source of confusion, leading to giant refunds or none at all. Many personal finance experts, including Dave Ramsey, believe it's better to get a \$0 refund vs. a massive windfall in the spring. This form is designed to help taxpayers do just that. Rather than using the allowances, it is calculated using your income and the standard deduction. The average refund in 2019 was \$2,725.

“So, let's say you got paid every two weeks and received the average refund,” Ramsey said. “That means you should've had an extra \$105 in every paycheck last year. Think of what you could do with \$200 or more each month.” Ramsey and other experts believe you could be earning interest on that money, instead of storing it with the federal government. Basically it's giving the federal government an interest-free loan. The flip-side is true too. Filling out the form wrong, by putting in an incorrect allowance, could end up for a big tax bill in the spring and even penalties.

“(The form) replaces complicated worksheets with more straightforward questions that make accurate withholding easier for employees,” the IRS said in a statement. The IRS said this also helps employers. “(The new W-4) reflects important feedback from the payroll community and others in the tax community,” said IRS Commissioner Chuck Rettig. “The primary goals of the new design are to provide simplicity, accuracy and privacy for employees while minimizing burden for employers and payroll processors.”

What you need to do

You don't have to update with the new W-4, but it is recommended. If you do nothing, your employer will continue to follow your previous W-4. If you do want to update, follow these steps:



1. The IRS recommends first using the Tax Withholding Estimator, especially for those married or with two or more jobs.
2. Talk to your employer about updating your W-4 for 2020. It's better to do this earlier in the year, so the changes are made in time for 2021's tax season. Many employers have the form built into their human resources software, so it could be just clicking through to make the updates.

3. Decide what sections to fill out. Taxpayers are only required to fill out steps one and five. This will automatically be calculated using the standard deduction vs. itemized deduction. Most people now choose the standard following President Donald Trump's tax cuts.

A. The standard deduction for married filing jointly is \$24,800

B. For single taxpayers and married individuals filing separately, the standard deduction is \$12,400

C. Heads of households standard deduction is \$18,650

4. Think about your side jobs. Do you drive Uber in addition to your main job? They don't withhold taxes, so you may want to add a little extra to be withheld on the form.

5. Have kids? Pay interest on student loans? There are several reasons to look at steps two-four and you'll need to fill these out.

Don't like the idea of reducing your refund? The IRS' estimator was also recently updated to allow people to decide whether you want a larger refund during tax season or more money on each paycheck. Choosing to go with a bigger refund, with the estimator, will give you the correct numbers to enter on the W-4.

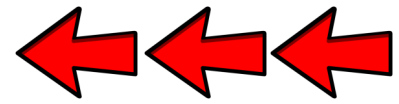
The American Payroll Association recommends employers to notify employees of the changes since they are so different, and even put together a sample letter.

<https://www.keloland.com/keloland-com-original/have-you-checked-your-w-4-lately-the-irs-revamped-it-in-2020/>

***To fill out a new W-4 ask the payroll department or go to <https://www.irs.gov/pub/irs-pdf/fw4.pdf> to print out the newest version.**



ALL EMPLOYEES.....



Please log into the Mosaic and complete all the 2020 Acknowledgement/Compliance Training before the year is up.

- ⇒ Type billion.ecompliance.training into your web browser
- ⇒ Username: Your billion email address (john.doe@billionauto.com)
- ⇒ Password: mosaic

Student Quick Start Guide



How to Log-in

- To log-in, navigate to billion.ecompliance.training and enter your username and password.

Username: Billion Auto email address

If you do not have a Billion Auto email address, use "name.surname" (i.e., John Doe's username is "john.doe").

Password: mosaic

- If you experience any issues logging-in, use the Live Chat for immediate assistance.
- Avoid using Internet Explorer as your web browser. We recommend Chrome, Firefox, Edge, or Safari.

My Courses

- Employees are assigned a job-specific Policy Acknowledgement course and Compliance Training course.
- Course completion is required annually. Every January 1st, your courses will reset back to 0%.
- On average, Compliance Training lessons take about ten minutes to complete.
- You are not allowed to skip over units. Every video clip, checkpoint question, and summary must be completed. Completed units will display in green.
- The Quiz's minimum passing score is 100%.
- You're allowed an unlimited number of retakes.

Billion Automotive My Courses View or edit your account.

COURSE CATALOG Show all courses Order by title

ACKNOWLEDGEMENTS

Sales Personnel Policies and Procedures **Click here to begin course.**

COMPLIANCE TRAINING

Sales Personnel Compliance Training **Course progress.**

Have a question? Use the Live Chat.

Live Chat

Need help? Contact Mosaic Compliance Services.
 Lara Lane | Account Specialist
 813.221.2700 | llane@MosaicCS.com



VEHICLE NEWS

Coronavirus Looses Drive Car Dealers To Online Sales Push

'Maybe coronavirus concerns will bring us customer we would have not otherwise seen'

Car dealer Earl Stewart had all but given up on his efforts to sell cars online before the coronavirus pandemic. But after a gloomy sales weekend at his Toyota store in North Palm Beach, Fla., where buyer traffic had plummeted because of the outbreak, he is giving it another go. "Maybe coronavirus concerns will bring us customers we would have not otherwise seen," Mr. Stewart said.

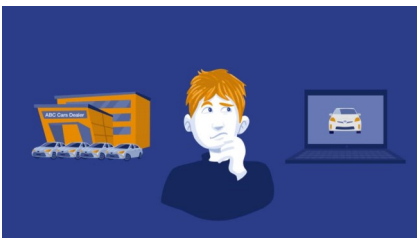
With millions of Americans stuck at home, dealers and automakers are giving their online car-selling operations a push in an effort to salvage some business as vehicle sales collapse and customers forgo service work and repairs. While the idea of buying a car online has largely failed to catch on, some in the industry are hopeful this time buyers might give it a try as large parts of the country shut down and people adjust to conducting more business remotely.

AutoNation Inc. and Sonic Automotive Inc., two of the nation's largest dealership chains, are pushing their online retailing services, including sending sales associates to customers' homes -- where social-distancing regulations allow it -- and adding new features to their websites that make completing more of the process over the internet easier for customers.

General Motors Co. is expanding its "Shop-Click-Drive" online shopping program to more dealerships. The service, which GM first launched in 2013, allows customers to price a car, get a trade-in estimate and apply for financing without coming into the store.

Some dealerships are also offering to pick up and drop off customers' cars for repair work and routine maintenance, such as oil changes and tire rotations, to try to keep their service departments busy and prevent layoffs.

"This may be the iPhone moment of transitioning to a more digital retail environment," said Tyson Jominy, auto analyst for J.D. Power. The auto industry has long hoped to replicate the success of online retailing giants like Amazon.com Inc. Tesla Inc., which allows shoppers to order vehicles directly from its website, has proven there is demand for such transactions, though it still operates stores.



However, most car buyers still prefer to do test drives and complete financial transactions at the store, dealers and analysts say. Most car sales are still executed at the dealership, analysts say, though online sales are difficult to track because so much research and initial shopping is done on the internet. Some state laws also make it difficult for retailers to move this complex purchase fully online, requiring that certain parts of the process, such as signing the paperwork, be done in person.

A J.D. Power study found that customers are generally reluctant to share personal financial data before entering the showroom. Mr. Stewart said his "click-and-buy" sales program generated few sales, despite offering home delivery and a money-back guarantee. Dealers and car companies say they have little choice now. Some retailers have been forced to close their showrooms temporarily to abide by stay-at-home orders. New-vehicle sales dropped 29% last week from the same period last year, according to Cox Automotive, and industry executives and forecasters say demand will continue to fall next month and likely into the summer.

Sonic Automotive, which has 95 dealerships in 12 states, is rushing to bolster its online operations and promote its no-contact sales service, where buyers complete most of the transaction via the web and a salesperson drops off the vehicle and paperwork at the customers' home. David Smith, Sonic's chief executive, said that with travel limited, people still need reliable transportation for the trips they must make, whether it is to the hospital or grocery store. That is why the company is expanding its remote services. Still, he is skeptical that buying habits will be altered permanently. "What a far majority of our customers like to do is still see the car in person, even if they start the process online," Mr. Smith said.

AutoNation, the U.S.'s largest publicly traded dealership chain, is speeding up the nationwide rollout of a new service, called Store-to-Door, that combines online shopping and at-home delivery. The auto retailing giant began testing the new service last year.

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GM says the number of customers shopping for new and used Chevrolet vehicles via its "Shop-Click Drive" website increased nearly 30% with more than 5,000 site visits since March 16.



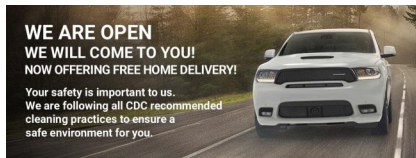
GET YOUR NEXT VEHICLE ONLINE.

- ✓ Select a vehicle
- ✓ Estimate trade-in
- ✓ Choose financing
- ✓ Schedule delivery

Fiat Chrysler Automobiles NV is working with its dealers to build better online tools for getting financing approved over the internet and to configure and order cars from home, a spokesman said.

Automakers and dealers in China also made a big push earlier this year to sell cars online as the coronavirus outbreak spread in the world's largest car market, causing vehicle sales to crater.

Chinese automaker Geely Automobiles Holding Ltd. said more than 10,000 customers have bought cars through its online store, which launched in February. But February car sales in China fell 79% over the prior-year period, according to the China Association of Automobile Manufacturers, and are expected to tumble again this month.



In the U.S., dealers say the outbreak has spurred more interest in at-home delivery services, although it is too early to tell if it will catch on more widely and give sales a meaningful lift. Mike Bowsher, president of Carl Black Automotive, which operates five dealerships in Tennessee, Florida and Georgia, said his stores used to get one or two shoppers a day interested in online transactions. Now, he is seeing nearly 10 daily, he said.

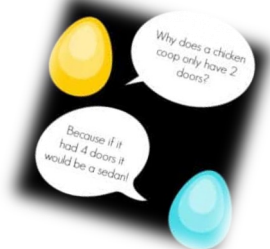
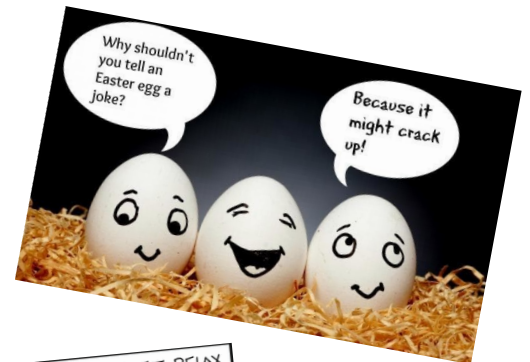
Lena Williams, a 43-year-old security dispatcher in Winter Springs, Fla., was one of them. She rushed to buy a vehicle last week as she watched major airlines limit seating and figured she would need reliable transportation for trips planned later this year. She came across GM's Shop-Click-Drive program on Carl Black's website and completed the transaction online, she said. A sales manager then arranged to pick up her trade-in and deliver the used 2017 Chevy Colorado pickup truck she bought to her house. She signed some paperwork in person, but the contact was limited.

"I feel safer doing it this way," Ms. Williams said.

https://www.foxbusiness.com/economy/coronavirus-losses-drive-car-dealers-to-online-sales-push?fbclid=IwAR2bxu5Q4SMKkAPfip1D3O2uqJMf70KLjxxOrrhsKOHHnurBx_PgYvBuk3k



A little Easter humor.....





- ◆ Automakers are offering new incentives and support for current borrowers and lessees during the ongoing COVID-19 pandemic
- ◆ For current owners, rescheduling payments is an option on a case-by-case basis.
- ◆ With these offers in hand, now might be a good time to buy a new car.

Every Automaker That Offers Incentives, Loan Support In Pandemic

Manufacturers are looking to boost sales, but they're also looking to help customers stay in their cars. Here's a continuously updated list of offers:

As this year's automotive sales outlooks turn further south and, because of the ongoing coronavirus pandemic, more businesses close, people go inside, and commerce stops, automakers are looking to lessen the blow with financial offers to recent and new buyers. One manufacturer after another has announced offers such as zero-interest loans for top-tier credit borrowers and payments deferred for up to six months.

If you've been in the market for a new car before all this happened, you don't have to drop it now. Not when automakers are providing plenty of reasons to go out and find one now. General Motors is offering zero-interest loans through seven years for buyers with top-tier credit history, and Ford is giving buyers the option to defer payments for up to six months, with three months paid for by the company.

But the offers don't just impact new-car buyers. If you recently purchased a car or still owe on a lease or loan, many of the companies are offering some form of payment relief if you are impacted by COVID-19, most of which are on a case-by-case basis. Keep in mind that the offers are for those who borrowed from the automaker's financial arm or are looking to do so.

Here's a list of the offers from automakers and lenders alike, which we will continue to update as more offers are made:



Current owners or lessees: Ford has said that current owners that currently owe to Ford Credit "can defer payments up to 3 months and Ford will pay for an additional 3 months of payments under its "Built to Lend a Hand" program.

Prospective buyers or lessees: Most Ford dealers are offering remote delivery for service through the Ford-Pass app.



Current owners or lessees: GM said that it will work with owners who currently owe to GM Financial to adjust payments, such as by deferring them, for those affected by COVID-19.

Prospective buyers or lessees: GM Financial is offering zero interest loans for up to seven years for buyers with a top-tier credit history. The company is also offering up to four months of payment deferrals.



FIAT CHRYSLER AUTOMOBILES

Current owners or lessees: Ally Financial is allowing payments to be deferred for up to 120 days. Chrysler Capital says that it will review accounts of customers who need assistance.

Prospective buyers or lessees: Ally Financial is allowing new customers to defer payment for up to 90 days.

*FCA doesn't have its own lending arm like many of the other manufacturers, but both of their primary financial suppliers, Chrysler Capital and Ally Financial, are offering financial support. Nonetheless, to take advantage of the offering from Ally Financial, you just have to have an auto loan through the company; it is not required that you have an FCA vehicle.



Current owners or lessees: Toyota and Lexus Financial Services are offering customers in good standing the option for a payment extension or lease deferred payments.

Prospective buyers or lessees: The financial arm of the company is also offering payment deferrals to new customers.



Current owners or lessees: Nissan Motor Acceptance Corp, the financial arm of the company, will work with existing customers to reschedule payments.

Prospective buyers or lessees: The company is offering payment deferrals up to 90 days on new-car purchases.



Current owners or lessees: For owners who purchase or lease a vehicle between March 14 and April 30 of this year and lose their job due to COVID-19, Hyundai Capital or Genesis Finance will cover up to six months of payments.

Prospective buyers or lessees: For vehicles purchased between March 14 and April 30 of this year, payments can be deferred for up to 90 days for select Hyundai vehicles and the 2019 Genesis G70 (the only Genesis vehicle included on this offer).



Current owners or lessees: BMW Financial Services will offer deferred loan payments until June 30 and 30-day lease extensions until April 30 for those with lease payments due, according to Automotive News.

Prospective buyers or lessees: BMW is not offering any incentives currently.



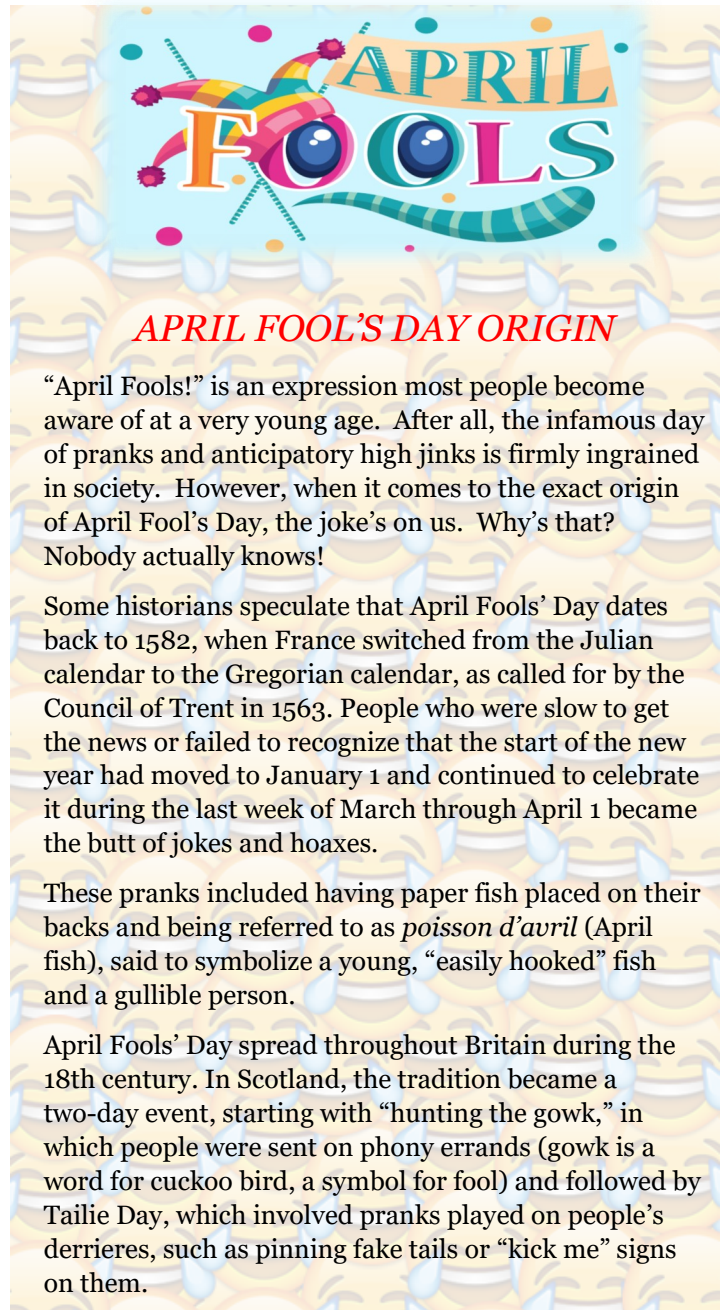
New owners or lessees: New owners that have financed through the automakers may apply for payment deferrals or extensions for their cars by visiting Honda Finance Service's website.

Prospective buyers or lessees: Honda will defer payments for 90 days on new cars purchased for qualifying customers.

<https://www.caranddriver.com/news/a31789232/automakers-incentives-support-borrowers/>

and

https://www.thecarconnection.com/news/1127482_automakers-slash-rates-add-deals-offer-help-to-new-buyers-amid-coronavirus-slowdown



APRIL FOOL'S DAY ORIGIN

“April Fools!” is an expression most people become aware of at a very young age. After all, the infamous day of pranks and anticipatory high jinks is firmly ingrained in society. However, when it comes to the exact origin of April Fool’s Day, the joke’s on us. Why’s that? Nobody actually knows!

Some historians speculate that April Fools’ Day dates back to 1582, when France switched from the Julian calendar to the Gregorian calendar, as called for by the Council of Trent in 1563. People who were slow to get the news or failed to recognize that the start of the new year had moved to January 1 and continued to celebrate it during the last week of March through April 1 became the butt of jokes and hoaxes.

These pranks included having paper fish placed on their backs and being referred to as *poisson d’avril* (April fish), said to symbolize a young, “easily hooked” fish and a gullible person.

April Fools’ Day spread throughout Britain during the 18th century. In Scotland, the tradition became a two-day event, starting with “hunting the gowk,” in which people were sent on phony errands (gowk is a word for cuckoo bird, a symbol for fool) and followed by Tailie Day, which involved pranks played on people’s derrieres, such as pinning fake tails or “kick me” signs on them.

*“Someone’s sitting in the shade today because someone planted a tree a long time ago.”
-Warren Buffet*



FEBRUARY 2020 TOP 20 SALES PERSONS

Congratulations to all sales persons on a great February. Big shout out to Todd "Red" Laube and Jeff Larsen for tying at 34 units each, which is a new February record! The previous record was 31 set by Todd Laube in 2016 and 2017. the aftersales champ for February was Mike Ulmer from Sioux Falls Chevy. Nice Job Everybody! -Michael Crowley-

<u>NAME</u>	<u>UNITS</u>	<u>STORE</u>	<u>HIRE DATE</u>
Jeff Larsen	34	Toyota of SF	8/17/2011
Todd Laube	34	SF Buick,GMC,Kia	5/1/2000
Mike Ulmer	29	SF Chevy	12/5/2016
Mark Janke	25	SF CJDF	7/23/2018
Aaron Kasch	24	Maz/Hyun	5/31/2019
Lucas Legrand	23.5	IC Kia	1/15/2018
Nate Becker	20.5	SC Kia	3/2/2009
Gio Perez	20	IC Chevy	1/15/2018
Gordon Ofstad	19.5	Rapid City Kia	1/2/2013
James Keegan	18.5	SC GMC	1/19/2015
Carman VanSchaick	17.5	Missoula Kia	8/1/2019
Joey Egdorf	17	SC Nissan	6/4/2019
Kevin Coulter	17	IC Honda	4/24/2017
Nick Sanders	16	IC Hyun	1/21/2019
Jesse McAmis	16	Southtown	3/8/2016
Sam Fierro	16	Clinton	3/1/2019
Matt Aerts	16	Spec Finance	11/12/2014
Zach Marpe	15	Clear Lake	9/26/2018
Chad Gray	13	SF Nissan	3/18/2011
Raymond Jacobs	10	Dell Rapids	10/28/2016

APRIL WORK ANNIVERSARIES!

Thank you for your dedication and hard work!



Richard Gaddis



Mike Lavin
Sylvester Martinez
Ronald Pittenger



Raymond Dickerson
Judith Martin



Pamela Christianson
Benjamin Hauser
Katie Lynn Friedbauer



Mark Bumsted
Jason DeWald
Katlin Gagnon
Robert Johnston
Larea Peterson
Jessica Reinhart
Megan Vlasman
Robert York



Gary DeHoogh
Rodney Bruinsma



Jeffrey Kehn
Jeffery Klein
Ryan Shetler
Gary VanHill



Brandon Barkley
Brian McGregor
Nicholas Sorenson



Blake Albright
Gerald Charter
Travis Eggebraaten
Ronald Gustin
Priscilla Hoogshagen



Thomas Goldsmith



Clifford Eddy
Shane Hilbrands



Steve Alfson
Joshua Barton
Bryan Bennett
Jessica Birgholtz
Kory Buck



Brian Duncan
Debra Worden



Gary Branson
Mervin Bultje
Robert Fetters
Donna Fetters
Kevin Herrity
Donald Larson
Anthony McGuire
Charles Nelson
Norman Shumaker
Marlin Solberg



Shelly Foster



Lisa Beach
Kevin Coulter
Troy Lange
Sjawn McConniel
Sarah Newcomb
Cody Trudeau
Bert Van Wyhe



Bradley Buchholz
Dale Nugent
Harold Semler



Adam Burnison



Francis Gilbride



Ricky Bettencourt
Daniel Leake
Stanley Oltmanns
Nicole Pieper

Robert Cook II
William Corbisier
Sarah Cottrill
Adam Gray
Karsen Hauser
Jason Johnson
Jessica Kirchner
Dawson Murphy
Tyler Nieuwsma
Zachary Norman
Tammy Oleary
Terra Suelflow
Elliot Zimmer



Charles Hanssen



Randal Reiter



Eric Dezell
Eric Rhodes

Anniversary dates are based off the Seniority Date but employees that left and came back it is based off the "Re-hire Date".

SPRING WORD SCRAMBLE

1. NIAR _____
2. AESETR _____
3. CHRAM _____
4. TFRBLTEYU _____
5. IETK _____
6. UTLIP _____
7. DBIRS _____
8. RNWIOAB _____
9. EEGRN _____
10. NSPUORGIT _____

11. EFO\$RWL _____
12. \$BSMLOO _____
13. AMRW _____
14. \$ANESO _____
15. IASYD _____
16. ILARP _____
17. \$ASRG _____
18. AMY _____
19. HNNUEISS _____
20. INCPIC _____



Email your answers by 4/17/20 to Kiley.stone@billionauto.com for your chance to win a prize!


APRIL.

THIS
MONTH
IN
HISTORY

- 1789—George Washington is inaugurated as the 1st President of the United States.
- 1865—President Lincoln is shot.
- 1896—After a break of 1500 years, the first Olympics of the modern era was held in Athens, Greece.
- 1912—The Titanic strikes an iceberg and sinks in its way from Southampton to New York.
- 1917—America enters World War I.
- 1923—The 1st baseball game to be played at the Yankee Stadium in New York
- 1948—the World Health Organization (WHO) was established.
- 1949—The North Atlantic Treaty Organization (NATO) was established
- 1952—The Diary of Anne Frank is published
- 1956—Elvis Presley has his 1st number one hit with

- 1959—America's first astronauts are introduced
- 1968—Martin Luther King Jr. was murdered
- 1970—The Beatles break up
- 1973—New York's World Trade Center is completed
- 1994—Civil War breaks out in Rwanda
- 1994—Nirvana's lead singer Kurt Cobain commits suicide
- 1997—At age 21, Tiger Woods becomes the youngest ever golfer to win the Masters Tournament.
- 1999—Columbine High School shooting
- 2006—Saddam Hussein is charged with genocide
- 2010—Apple releases the iPad
- 2011—Game of thrones premieres on HBO

