



Greater New York
Automobile Dealers
Association



New York Labor Law Compliance Posters

- NYS hourly minimum wage rates for 2022, broken down by region.
- NYS Division of Human Rights Discrimination
- NYS Dept. of Labor Child Labor Law
- NYS Correction Law
- NYS Election Law
- NYS Right to Know
- NYS Paid Family Leave Statement of Rights
- Federal Minimum Wage
- Uniformed Services Employment and Reemployment Rights ACT (USERRA)
- Family and Medical Leave Act (FMLA)
- Equal Employment Opportunity is The Law (EEOC)
- US DOL Polygraph Protection Act
- US DOL Job Loss
- OSHA Job Safety and Health
- No Smoking

New York Labor Law Compliance Posters

Provided by the Greater New York Automobile Dealers Association.



WE ARE YOUR BOSS. Attention Miscellaneous Industry Employees

Minimum Wage \$15.00

Maximum Wage \$15.00

Minimum Wage \$15.00

Maximum Wage \$13.20

EMPLOYEE RIGHTS UNDER THE FAMILY AND MEDICAL LEAVE ACT

YOUR RIGHTS UNDER USERRA

NO SMOKING

YOU HAVE A RIGHT TO KNOW!

EMPLOYEE RIGHTS UNDER THE FEDERAL MINIMUM WAGE ACT

THE LAW

Job Loss?

Job Safety and Health IT'S THE LAW!

EMPLOYEE RIGHTS UNDER THE POLYGRAPH PROTECTION ACT

EMPLOYEE RIGHTS UNDER THE FAMILY AND MEDICAL LEAVE ACT

NO SMOKING

Please post in conspicuous locations.

Call 718-746-5900 to reorder - Poster #15-1 - 1/2022

DMV-DIRECT

REGISTRATION, TITLING, & BEYOND...
CALL 718.747.0400

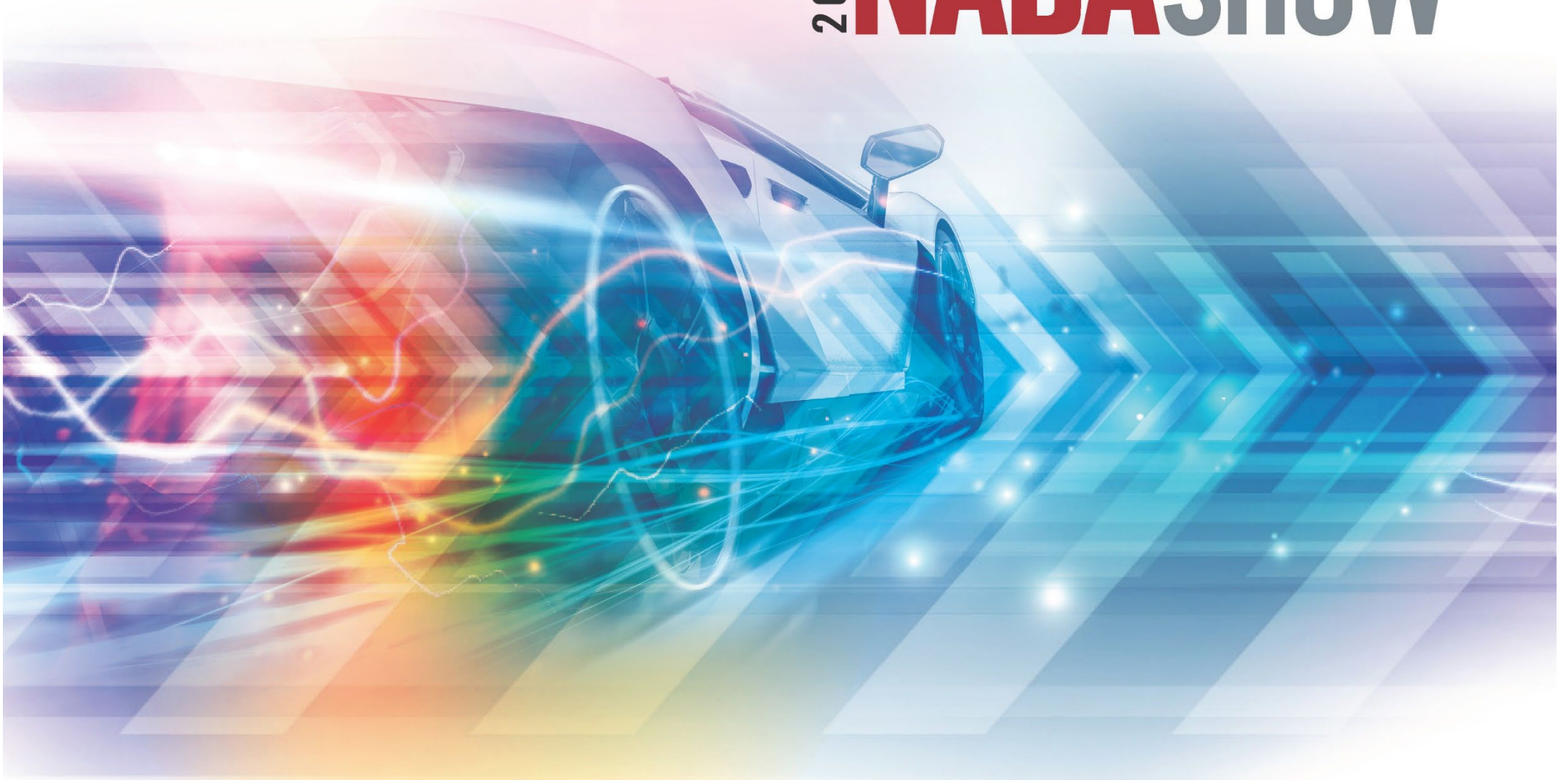
GNYADA's vehicle registration and titling service, DMV-DIRECT, has been dealers go-to source for fast, convenient, & reliable DMV services.

DMV-DIRECT provides many DMV related services, including:

- Permanent Registration Issuance
- Duplicate Titles In 3 To 5 Days
- Out-of-State Registration & Title Processing for 42 States
- On-Site Connecticut Plates Issuance
- Dial-In Information Verification
- In-Transit Processing
- Duplicate Registrations
- Registration Renewals
- Title-Only Transactions
- Plate Surrenders
- Dealer Plate Renewals
- Rental Plate Renewals
- Repossessed Vehicles Processing
- MV-82 & Transmittal Forms Supplied
- Boat Registrations – Renewed and Duplicates
- Trailer Plates
- Commercial Plates



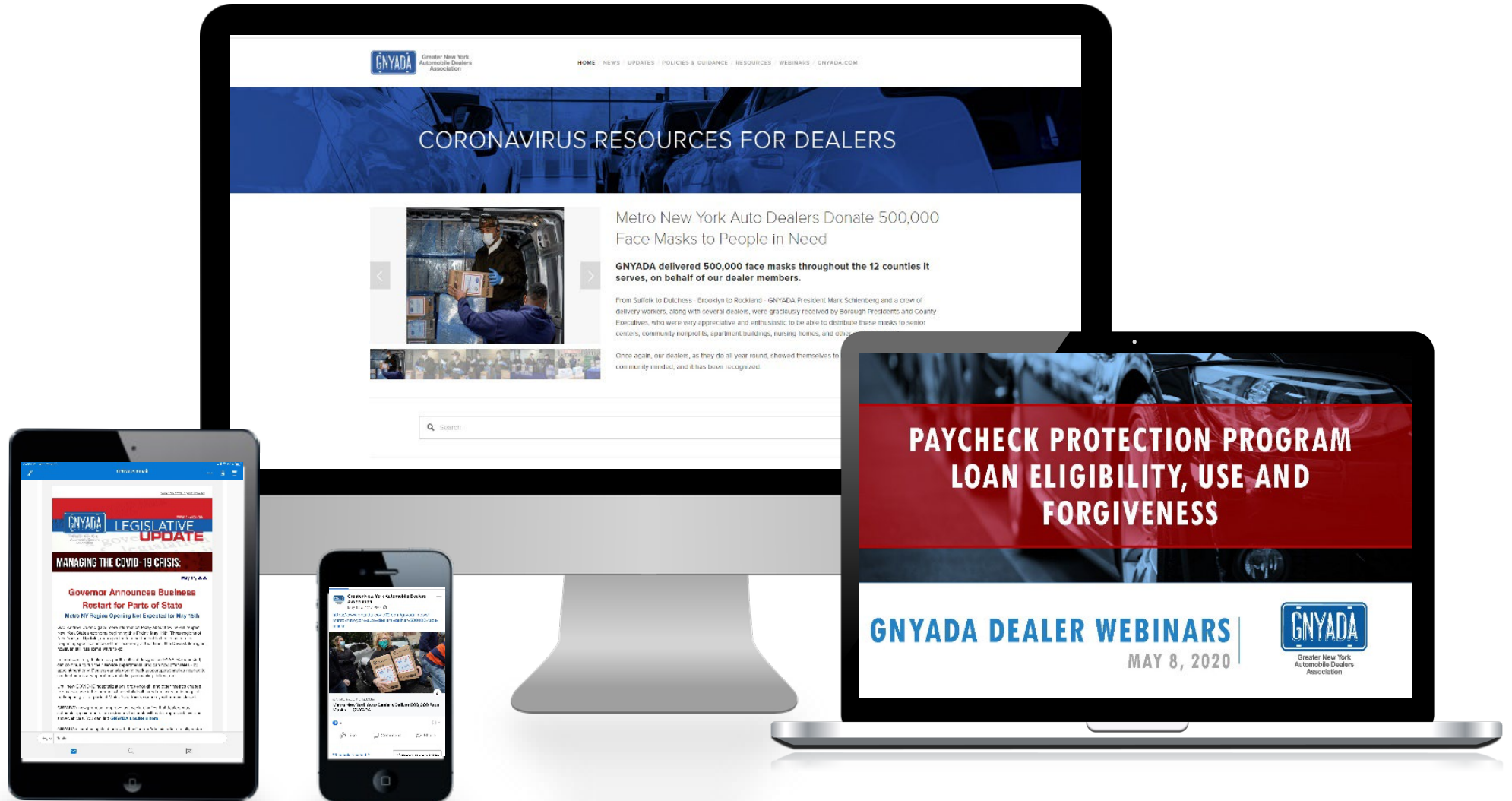
2022 **NADA**SHOW



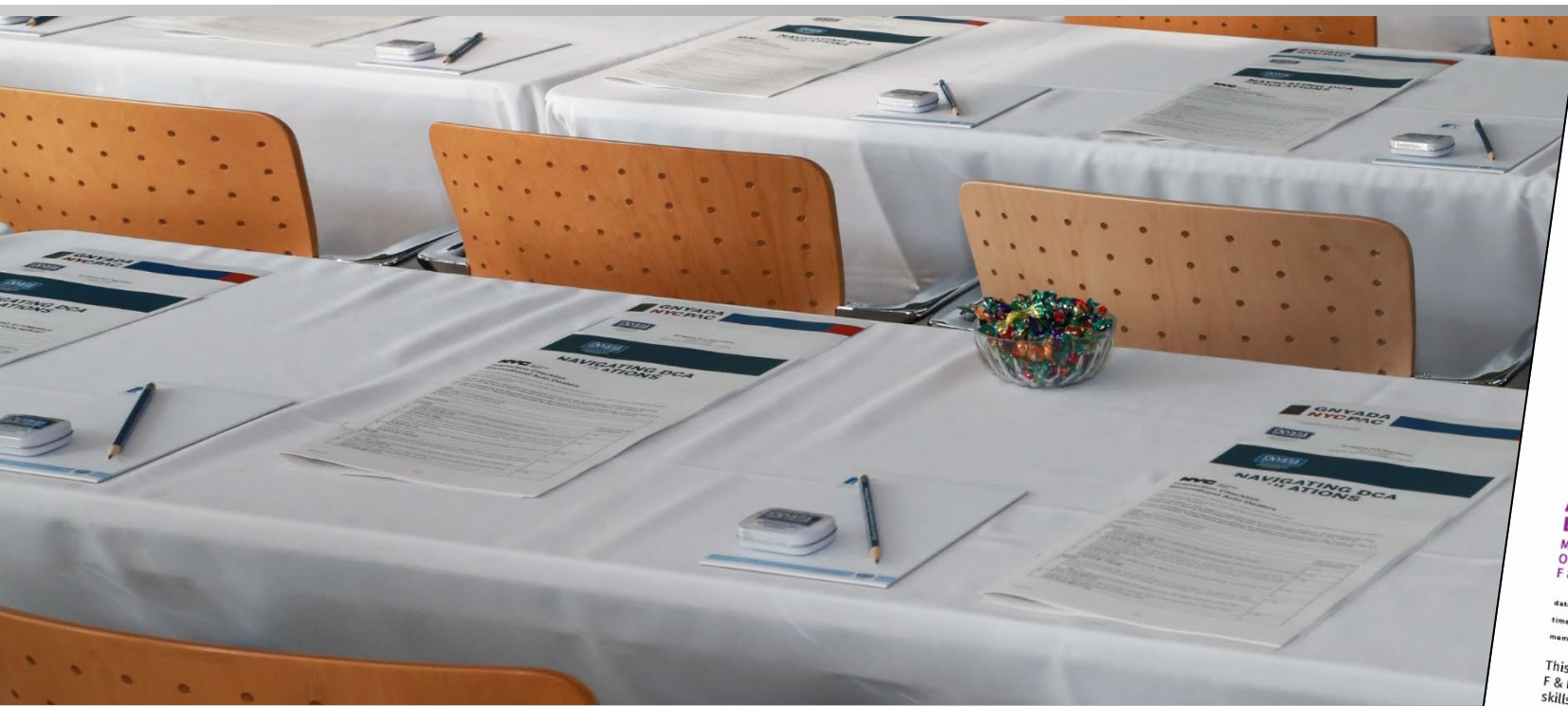
EXPERIENCE THE FUTURE

NADA SHOW 2022 | LAS VEGAS | MARCH 10-13

WWW.GNYADA-COVID19.COM



Greater New York Automobile Dealers Association



Education & Training

www.gnyada.com/education/seminars

Workshops & Seminars for Automobile Dealerships

GNYADA
Greater New York Automobile Dealers Association

FEBRUARY 2022 CLASSES

DMV BILLERS' WORKSHOP: PROCESSING OUT-OF-STATE TRANSACTIONS
EFFICIENTLY AND EFFECTIVELY PROCESS OUT-OF-STATE DEALS

date: Tuesday, February 8
time: 10:00 am to 1:00 pm
member fee: \$120.00

Learn how to handle the added hurdles of an out-of-state vehicle deal efficiently and effectively – from stocking to completing title and registration this workshop covers it all. Each attendee receives a complete reference manual to keep on file at their dealership.

MANAGE & COACH BDC AGENTS FOR SUCCESS
LEAD YOUR BDC TO DELIVER HIGHER PERFORMANCE AND BETTER RESULTS

date: Wednesday, February 9
time: 10:00 am to 4:00 pm
member fee: \$175.00

This course will focus on the challenges and most common management issues in today's BDC. Supervisors will equip themselves to improve the effectiveness of team members, increase morale, and create a working environment that maximizes satisfaction, performance, and retention.

ESSENTIALS OF STRATEGIC LEADERSHIP AND MANAGEMENT
DEVELOP PROACTIVE APPROACHES TO MEET THE COMPLEX CHALLENGES OF YOUR TEAM

date: Thursday, February 10
time: 10:00 am to 1:00 pm
member fee: \$120.00

This course is geared toward senior managers who want to gain the tools and ability to qualitatively improve their performance and optimize their teams' performance. You'll learn key components of team dynamics and how individual goals, values, strengths, and weaknesses can affect your style of management in maximizing team performance.

ACHIEVING F & I EXCELLENCE
MAXIMIZE EVERY PROFIT OPPORTUNITY IN THE F & I OFFICE

date: Tuesday, February 15
time: 10:00 am to 4:00 pm
member fee: \$175.00

This class is designed to provide F & I Managers with the selling skills necessary to maximize every profit opportunity in the F & I office, as well as enhance the customer's F & I experience. Learn needs, demonstrate products, and overcome objections.

ADVANCED NEGOTIATION SKILLS
EQUIP YOURSELF WITH INNOVATIVE NEGOTIATION STRATEGIES TO EXCEL IN SALES

date: Wednesday, February 16
time: 10:00 am to 4:00 pm
member fee: \$175.00

Today's customers are more sophisticated and knowledgeable than ever; to reach successful outcomes with buyers, sales professionals must now be master negotiators. This class focuses on developing and strengthening sales negotiation skills, while keeping in mind the need to maintain lasting beneficial customer relationships.

THE DIFFERENT BUYER PERSONAS AND HOW TO SELL TO THEM
SALES TRAINING HAS TAUGHT YOU MANY SKILLS, HOWEVER, IT DIDN'T PREPARE YOU FOR THE DIFFERENT PERSONALITIES YOU WILL FACE

date: Thursday, February 17
time: 10:00 am to 1:00 pm
member fee: \$120.00

To maximize your sales success, learn to adapt your tactics to different personality types and understand the personas customers have so you can adjust your approach, make quicker connections, and effectively sell to all. An online Sales Style Assessment is required pre-work.

REGISTER TODAY! CENTER FOR AUTOMOTIVE EDUCATION & TRAINING 15-30 Petracca Place, Whitestone NY 11357
To register contact Ebony Tineo at ebony@gnyada.com or 718.746.5900



Back to the Basics of Regulatory Compliance



THE RED FLAGS RULE

Presented by

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Arent Fox LLP

Washington DC | New York | Los Angeles | San Francisco | Boston

Disclaimer



–This presentation is provided for informational purposes only and is not intended as legal advice. Dealers should contact their lawyers and professional advisors for details about federal, state, or local laws.

Topics we'll cover today:



1. An overview of the Red Flags Rule.
2. Why the Rule applies to dealers.
3. Four steps to make sure you comply with Red Flags requirements.

Polling Question

What Act led to the creation of the Red Flags Rule?

1. Fair Credit Reporting Act (FCRA)/Fair and Accurate Credit Transactions Act (FACTA)
2. Gramm-Leach-Bliley Act (Safeguards Rule)

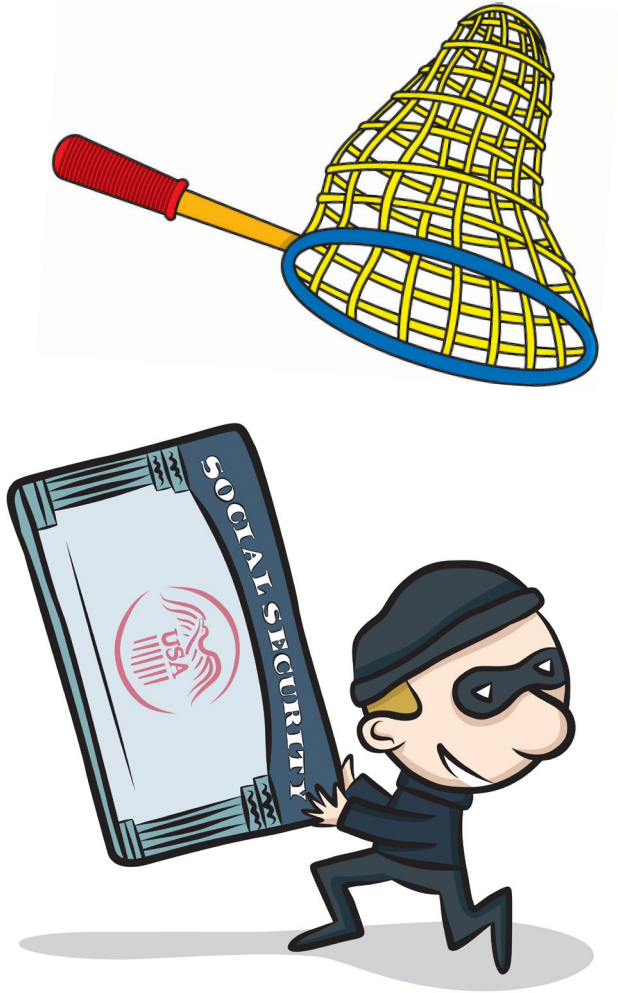


Answer: 1



Overview: What's it all about?

- You have an obligation to prevent identity theft.
- You go about this by developing a written Identity Theft Protection Program (“ITPP”) to detect “red flags” – the warning signs of potential identity theft in day-to-day operations.



Overview: What are the ultimate goals?



1. SPOT suspicious patterns.

2. PREVENT identify theft.



Why does it apply to dealers?

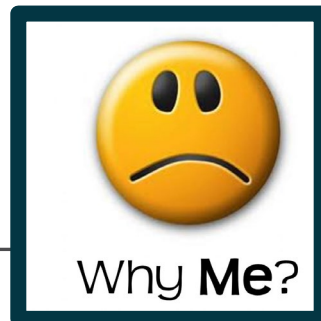
- Dealers meet the definition of “creditor” under FCRA.
 - Grant or arrange credit.
 - Participate in the decision to extend, renew, or set credit terms.
- In the ordinary course of business, dealerships may:
 - Get or use consumer reports in connection with a credit transaction.
 - Give credit reporting companies information in connection with a CR.



- You have “covered accounts,” so you need a written program.

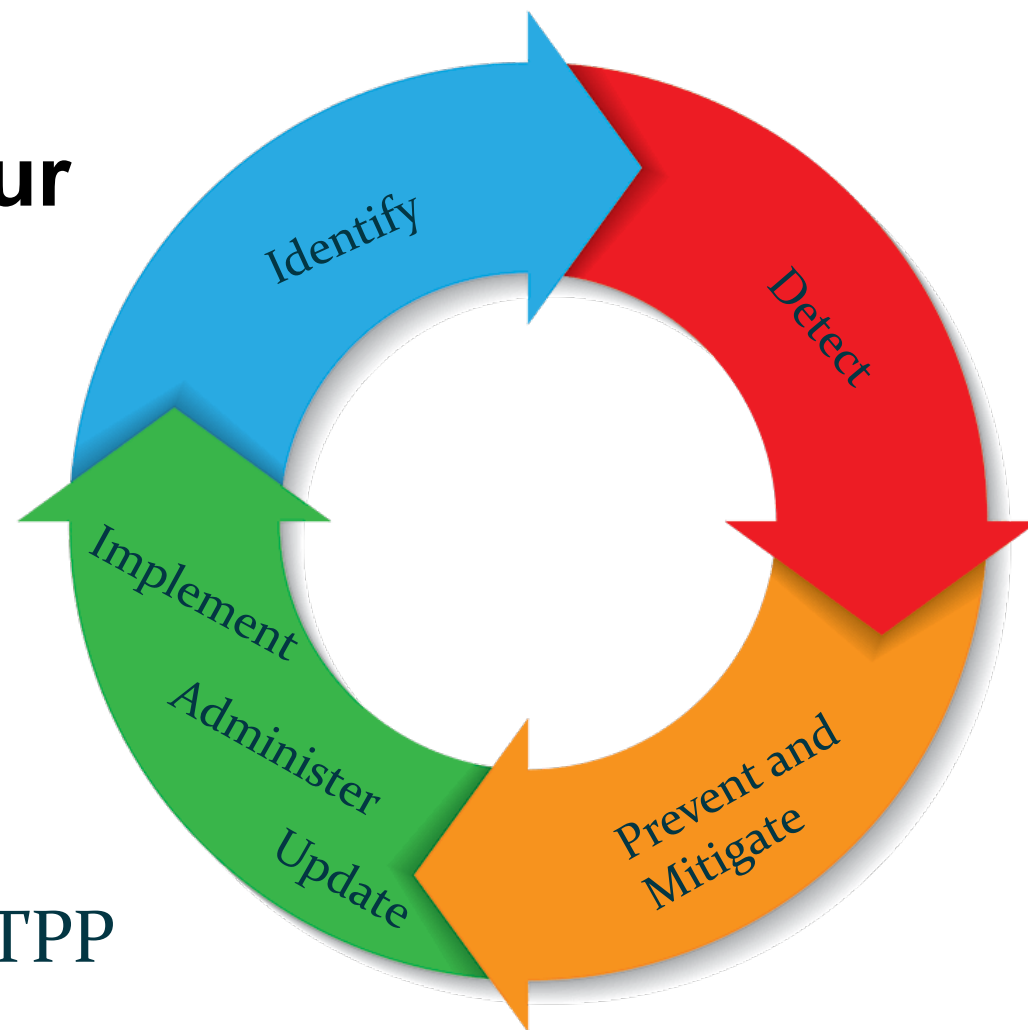
A consumer account for customers for personal, family, or household purposes involving multiple payments (e.g. auto loans).

“Any other account ... for which there is a reasonably foreseeable risk to customers ... from identity theft ...” (e.g. single transaction accounts that may be vulnerable to identity theft).



Compliance: It's an ongoing four step process.

1. Identify Relevant Red Flags
2. Detect Red Flags
3. Prevent and Mitigate Identity Theft
4. Implement/Administer/Update the ITPP



1. Identify Relevant Red Flags

Look for indicators of possible identity theft:

- Patterns
- Practices, or
- Specific activities



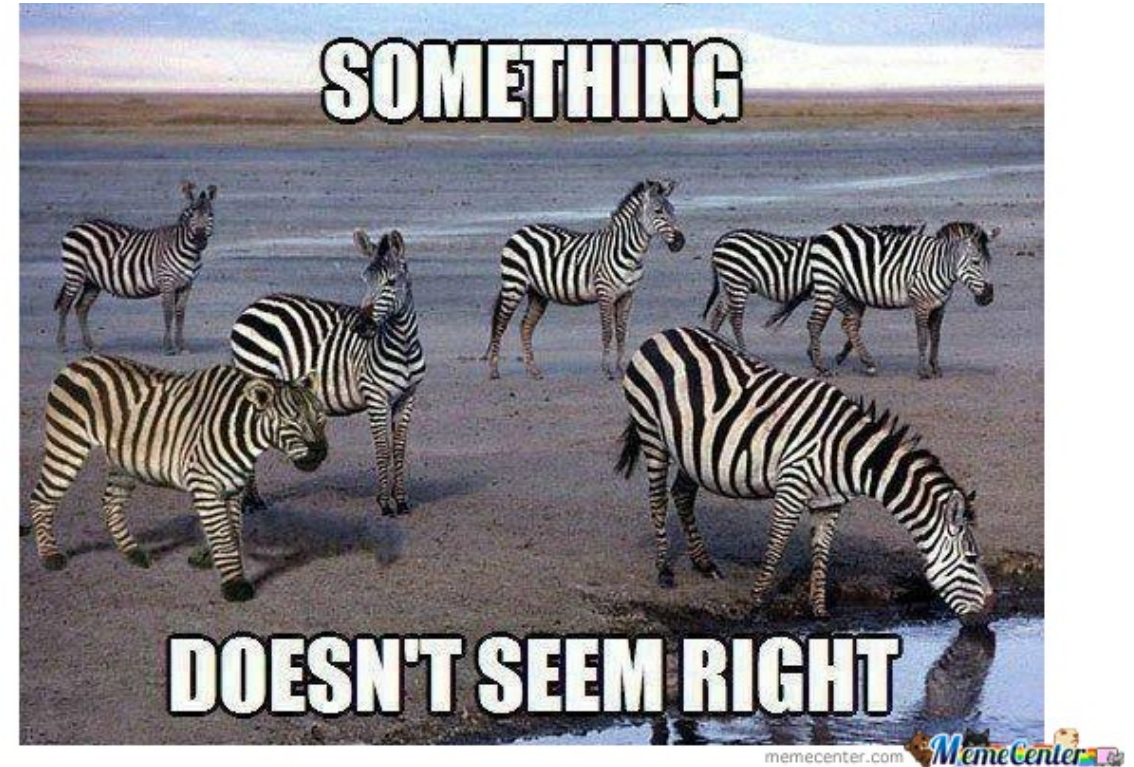


Common Red Flags include:

- A. Notifications and warnings from a credit reporting company
 - Fraud, credit freeze, address discrepancy, a high volume of credit inquiries.
- B. Suspicious documents
 - Altered ID/application, inconsistent photo/physical description/information.
- C. Personal identifying information
 - Inconsistencies with what you know/what's being presented, omitted information on the application, unresponsive to requests for information.

Common Red Flags include: (cont.)

4. Account activity
 - Major change in buying/spending
5. Notice from other sources
 - Anyone providing information that there is an attempt to fraudulently open/use an account



Best Practice Tip

You only are required to develop *reasonable* policies and procedures to identify relevant Red Flags.

- You can consider cost and feasibility when developing your ITPP.
- The ITPP should be unique to your dealership based on history and practices of your experiences/operations.



2. Detect Red Flags

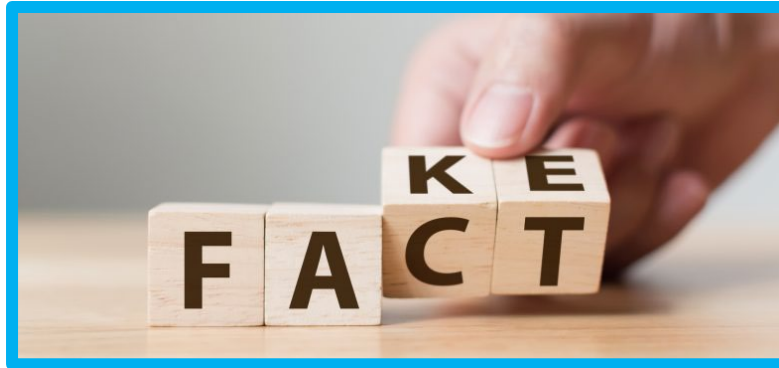
A. New accounts

B. Existing accounts



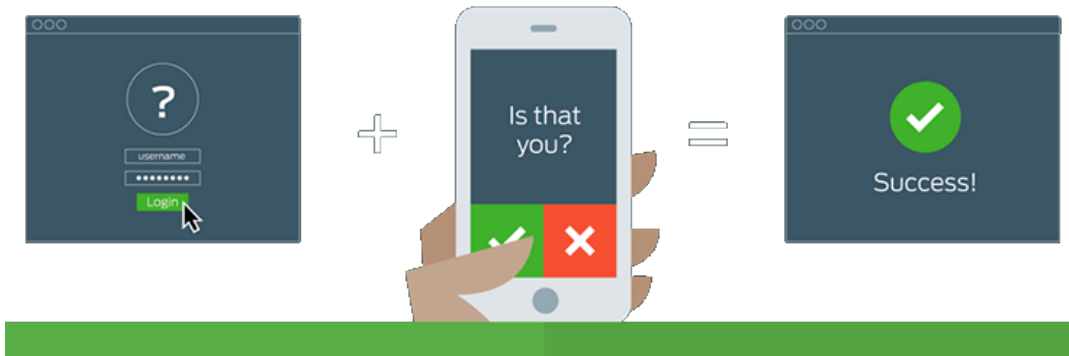
A. New Accounts

- When verifying identity, use reasonable procedures to get a name, address, and identification.
 - Ask questions.
 - For in-person verification, check government issued ID.
- Compare the information against other sources like a credit reporting company.



B. Existing Accounts

- Utilize reasonable procedures to confirm identity.
- Compare to what's already on file.
 - e.g. signatures



- For online authentication, consider multi-factor authentication.

Best Practice Tip

Always question if your procedures should differ if verifying identity is taking place:

- In person
- By telephone
- By mail, or
- Online



3. Prevent and Mitigate Identity Theft

The key is knowing how to respond once a problem is detected.

- Assess the level of risk with upper management.
 - Monitor the account
 - Contact the customer
 - Notify law enforcement
- Conclude that a response is actually not warranted after all.



**Quick
Response**

Best Practice Tip

Spread the word to your employees.

- Your plan shouldn't exist in a vacuum.
- Relevant personnel (e.g. those who open covered accounts) should be instructed on what to look for.
- Instill the mentality “If you see something, say something.”



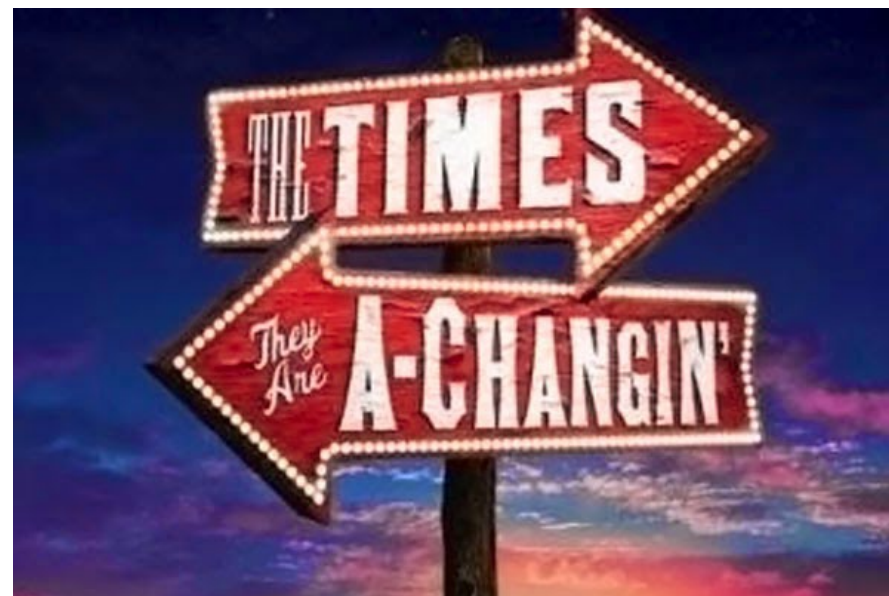
4. Implement/Administer/Update the ITPP

- Develop your ITPP.
- Implement with ownership or senior management.
 - Train your employees.
 - Monitor activities of service providers.
 - At a minimum, make sure that your standards are their standards.
- At a minimum, annually review your ITPP.



Why update?

- Technology is continuously emerging.
- The tactics of identity thieves change constantly.
- Businesses evolve, grow, merge, etc.
- New service providers may be added.



Best Practice Tip

Be proactive and reactive about updating your ITPP:

- If an identity theft occurs
- If one or more of your Red Flags fails to identify the possible identity theft

Don't wait if a change is necessary

Definitely make modifications when a problem is identified



Don't forget – help is available.

GNYADA has:

- Worksheets
- Templates



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Arent Fox

QUESTIONS?



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Identify. Verify. Authenticate.

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