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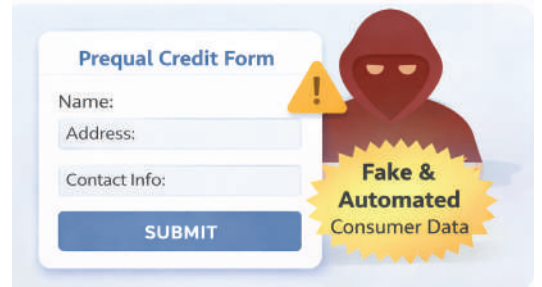
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Qualifying Today's RV Buyers: What Dealers Should Keep in Mind

By Phil Ingrassia, CAE, RVDA president

As we move deeper into the 2026 selling season, a theme that continues to surface in conversations with dealers and lenders alike: qualifying RV buyers is becoming more nuanced, especially as more customers enter the market with non-prime credit profiles.

At last month's RV Leadership Conference, Medallion Bank's Jordan Moore explained that it's estimated 30 percent of today's buyers are considered non-prime, which raised some eyebrows in the room, but it's important for all of us in the industry to understand that non-prime is not sub-prime. These terms are often used interchangeably in casual conversation, but lenders treat them as distinct categories with different expectations, risk profiles, and approval pathways.

Working with Customers

Non-prime generally refers to customers whose credit scores fall just below the traditional "prime" threshold, but who still demonstrate stable financial behavior. These buyers may have limited credit history, a past late payment, or higher revolving balances, but they typically show consistent income and a pattern of responsible repayment.

Several RV lenders actively serve this segment, and with the right deal structure, a reasonable loan-to-value ratio, verified income, and realistic down payment - non-prime customers can often be approved with competitive terms.

The key takeaway is that non-prime buyers are not "bad credit" buyers. They're a viable, growing segment of the market. Treating non-prime as its own category helps F&I teams match customers to the right lenders, set appropriate expectations, and structure deals that move smoothly through the process.



Lenders rely on dealers to provide clean applications, accurate information, and open communication

Working with Lenders

Brown & Brown's Shawn Moran is one of the nation's leading F&I experts who conducts training at dealerships all over the country and in conjunction with the RV Dealers Convention/Expo in Las Vegas. He notes that some dealers he works with start out with a financing mix that's roughly 90 percent prime and 10 percent non-prime. "That usually means they're losing deals," he says. A dealership that consistently lands closer to a 70/30 prime-to-non-prime ratio is typically capturing more customers and seeing a noticeable lift in unit volume. The difference often comes down to process. "You've got to know your lenders and train your F&I people to work with the customer to gather the information that helps get the deal funded."

Medallion's Moore says it begins with gathering a complete and accurate financial picture early in the process. "Getting the necessary information early on in the process from the customer helps avoid surprises later," he said. Full credit reports, verified income, and realistic debt-to-income assessments help F&I teams match customers to the right lenders. Lenders rely on dealers to provide clean applications, accurate information, and open communication when a deal needs extra attention.

All this takes a personal touch. Digital tools have helped streamline verification, but they haven't replaced the value of a knowledgeable F&I manager who can guide a buyer through the process with confidence.

Have a great spring selling season! ■

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Driving Profit & Customer Loyalty Through ESAs and Ancillary Products

By Bob Been, RVDA chairman



In today's RV retail landscape, profitability is increasingly shaped by a dealership's ability to create value beyond the showroom.

As margins on new RVs continue to tighten, extended service agreements (ESAs) and ancillary protection products have become essential revenue engines – strengthening dealership profitability while enhancing the ownership experience. When presented transparently and aligned with customer needs, these products consistently prove to be a win-win for all stakeholders.

For dealers, ESAs and ancillary offerings generate high-margin, non-cyclical revenue that help stabilize the business through seasonal fluctuations. Products such as gap coverage, tire and wheel protection, appearance protection, roadside assistance, and prepaid maintenance plans often deliver higher gross profit percentages than the RV itself – without requiring additional inventory or lot space. These offerings not only add immediate F&I income, but they also support long-term organizational stability, helping dealers rely less on unpredictable sales cycles.

Just as important, these products drive growth in fixed operations. Service agreements and maintenance plans bring customers back to the dealership for repairs, inspections, and routine upkeep – boosting labor hours, parts sales, and technician utilization. This type of service retention improves dealership efficiency and strengthens lifetime value, especially as customers consider upgrades, trade-ins, or new unit purchases down the road. A customer who consistently returns to the dealership for service becomes part of a long-term relationship rather than a one-time transaction.

For consumers, the benefits are equally meaningful. Modern RVs are complex machines that combine the systems of a home and a vehicle – automotive drivetrains, electrical networks, plumbing, HVAC systems, appliances, generators, and slide-out mechanisms.

When unexpected failures occur, repair costs can escalate quickly. Extended service agreements help protect customers



from these financial surprises, providing predictable budgeting, minimized risk, and confidence that support is available when they need it most. Products like tire and wheel protection, roadside assistance, and interior or exterior safeguards also ensure that travelers can enjoy their adventures without worrying about the unexpected.

Many protection products also improve long-term RV value. Cosmetic protections preserve appearance, and transferable service contracts can make used RVs more attractive to buyers, often increasing resale value and accelerating trade-in decisions. Customers gain peace of mind, while dealers benefit from increased reconditioning efficiency and higher-quality inventory.

Ultimately, the value proposition is clear: when ESAs and ancillary products are offered ethically and explained clearly, they empower customers to safeguard their investment and enjoy a smoother ownership journey. Meanwhile, dealerships benefit from stronger margins, steadier revenue, and deeper customer loyalty. In a highly competitive and rapidly evolving RV market, these products are no longer optional – they are strategic tools for creating value that lasts far beyond the day of delivery. ■



Take Advantage of Your RVDA Websites

The RVDA, Mike Molino RV Learning Center, and convention websites are the dealership employees' complete online resources. These interactive websites provide easy access to the critical resources that assist dealers and their employees in running the dealership effectively. Download fact sheets on dealership best practices or the latest retail statistics, search training opportunities, and purchase CD-ROMs, publications, videos, or webcasts. RVDA member dealerships and any of their employees can have 24/7 access to most of RVDA's dealer specific information. Make www.rvda.org, www.rvlearningcenter.com and www.rvda.org/convention your first source for all dealership information.

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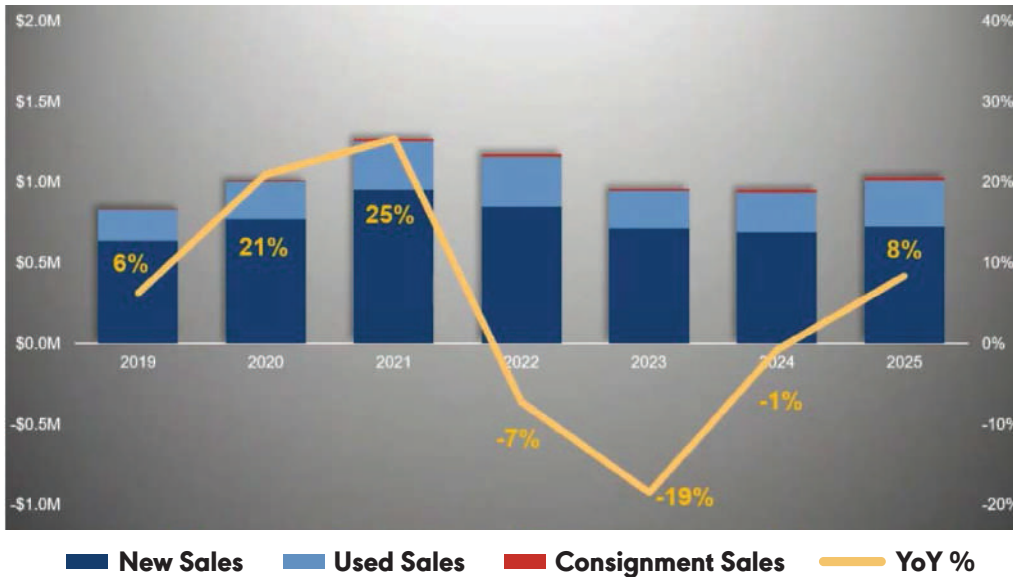
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Info for the Big Picture

Average F&I Profit
Year-Over-Year Difference – Same Store

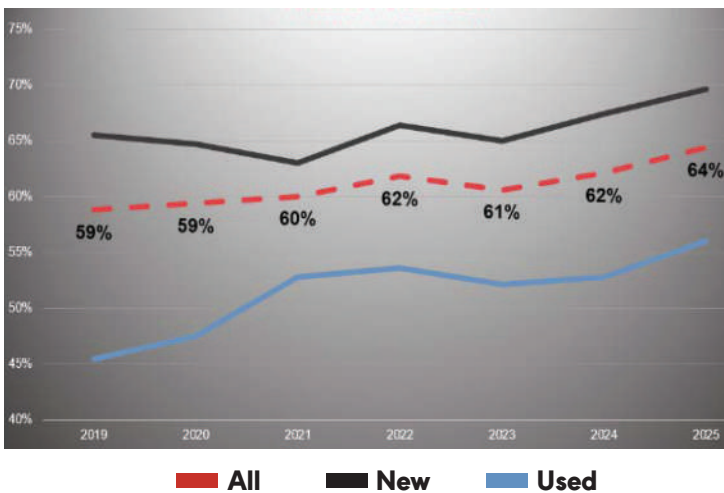


F&I Performance Sales and F&I Trends

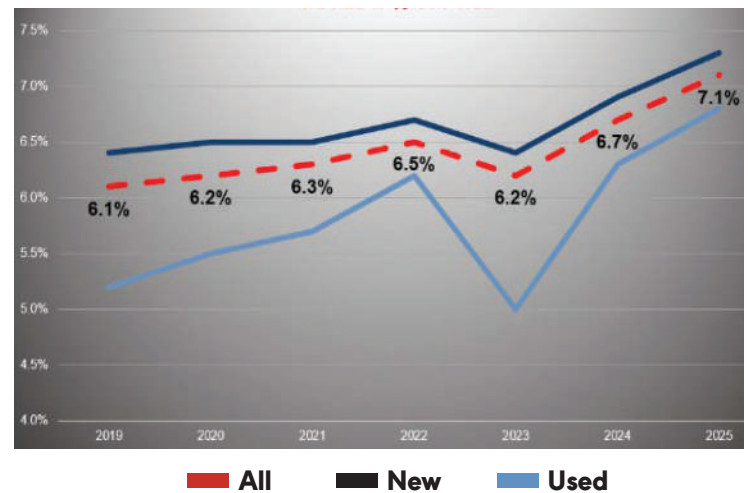
F&I remains one of the strongest profit centers, according to the 2025 RV Dealership Industry Insights report by IDS. After declines in 2022–2023, F&I profit increased 8 percent in 2025 and now sits 23 percent above 2019, despite 22 percent fewer unit sales. The 2025 average is approximately \$1 million per dealership. Finance penetration continues to rise, expanding F&I opportunity per unit sold. F&I profit as a percentage of selling price increased from around 6 to 7.1 percent overall in 2025.

Key takeaway: Strong penetration and per-unit efficiency are driving sustained F&I growth. ■

Finance Penetration



F&I as a % of Price



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Morgan Stanley

Credit Washing:

A Growing Threat Dealers Can't Afford to Ignore

Compiled by RVDA staff

Motor vehicle lenders across the country are sounding the alarm about a surge in fraudulent activity, and one scheme is creating major challenges: **credit washing**. While this trend is most visible in the auto lending sector, it has direct implications for RV dealers.

Credit washing occurs when individuals falsely claim identity theft to have negative information temporarily removed from their credit reports. With those derogatory marks lifted, even briefly, they can qualify for loans and interest rates they would not otherwise receive. Once the loan is approved and the unit is delivered, many of these borrowers quickly default, leaving lenders, and sometimes dealers, holding the bag.

Why It Matters to RV Dealers

RV transactions can involve higher dollar amounts, longer loan terms, and sometimes more complex underwriting than typical auto loans. That can make the industry an attractive target for fraudsters. And the scale of the problem is growing fast. Since 2018, suspected credit washing attempts have increased by more than 500 percent, and some lenders report that many identity-theft claims they receive are "frivolous or unsubstantiated." Two types of bad actors are driving this trend:

- ◆ **Consumers trying to bypass subprime rates.** These individuals want to purchase a vehicle without waiting for their credit to recover. They may intend to pay but often default once the loan becomes unmanageable.
- ◆ **Organized fraud rings.** These groups repeatedly exploit the system by temporarily boosting their credit scores, purchasing high-value vehicles, and quickly reselling them for profit. They have no intention of repaying the loan, and by the time the dispute is resolved, the collateral is long gone.

Ankush Tewari of LexisNexis Risk Solutions points out that once the loan is booked and the consumer has the vehicle, default is only a matter of time.

How Credit Washing Slips Through the System

The challenge for lenders is that when a consumer files an identity-theft claim, the disputed negative information must be removed from the credit report while the investigation is underway. That temporary lift can be enough to push a borrower into a higher credit tier, enabling them to secure financing before the fraud is detected.

For RV dealers, this means a fraudulent deal can look legitimate at the point of sale – until the lender comes back with a problem.



Additional documentation – such as proof of income, utility bills, or education records – can help verify identity and expose inconsistencies.

Strengthening Fraud Prevention Without Slowing the Deals

To combat credit washing, lenders are increasingly looking beyond traditional credit reports. Additional documentation – such as proof of income, utility bills, or education records – can help verify identity and expose inconsistencies. Shared fraud databases can also flag repeat offenders.

But there's a tension every dealer understands: the more paperwork required, the more likely a customer is to abandon the process. A recent survey by Lightco found that customers who wait more than 48 hours to complete a loan application are twice as likely to walk away.

What Dealers Should Watch For

While lenders can bear the brunt of credit washing losses, dealers have a stake in preventing fraudulent deals from reaching the funding stage. RVDA encourages dealers to:

- ◆ Stay in close communication with lending partners about emerging fraud patterns
- ◆ Ensure F&I staff understand the red flags associated with identity-theft claims
- ◆ Support digital documentation processes that speed up verification and reduce risk
- ◆ Monitor deals that rely on sudden, unexplained credit score improvements

Credit washing isn't going away anytime soon, but awareness and modernized processes can help protect both lenders and dealers from costly fallout. ■



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The Evolution of the Digital Credit Front Door

What RV Dealers Should Review Before Peak Selling Season

By *Tarry Shebesta, Flexpath DXP, Co-Founder & CEO*

As the RV industry approaches peak selling season, digital traffic typically accelerates. Website visits increase, lead submissions rise, and online credit prequalification activity climbs.

Most dealers focus on inventory, staffing, and lender relationships during this period. Fewer stop to evaluate the structure of their online credit entry point. Yet the digital credit application or prequalification tool has quietly become the front door of the dealership's finance process.

Online prequalification is now a standard part of RV retail. Consumers expect to explore financing options before they visit the lot. Lenders encourage early engagement, and dealers depend on these tools to identify serious buyers before committing time and resources to the deal.

However, many of these systems were designed for a very different fraud environment. Today's identity threats are increasingly automated, scalable, and AI-assisted. In many cases, the greatest vulnerability is not the back-end finance system – it is the digital front door.

Breach Risk vs. Workflow Risk

When a data breach occurs, the industry responds quickly. Vendors are reviewed, security controls are examined, and compliance teams become involved. But not all exposure stems from breaches.

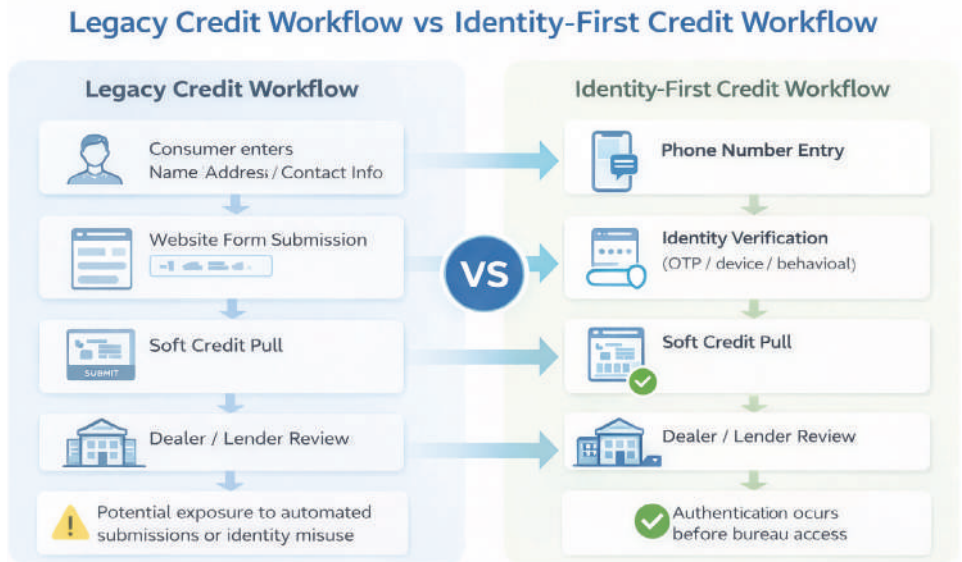


Figure: The shift from traditional prequalification workflows to identity-first credit verification models used in modern vehicle retail.

Workflow risk occurs when the structure of a process unintentionally allows misuse. In many traditional prequalification models, a consumer enters name, address, and contact information into an online form. That information is transmitted to generate a soft credit inquiry.

If the identity details match bureau data, the process moves forward. The vulnerability appears when identity verification does not occur before bureau activity is triggered. If the system cannot confirm that the person submitting the information is a real, reachable individual, it may struggle to distinguish between a legitimate RV buyer and automated scripts testing identity data.

This type of activity has been documented across multiple vehicle-finance sectors. It is not limited to a specific vendor or technology platform. Instead, it reflects how older workflow designs interact with modern automation tools.

Why RV Retail Has Unique Exposure

The underlying mechanics of identity misuse apply broadly across secured lending sectors, but RV retail has several characteristics that make reviewing digital credit workflows particularly important before peak season.

Higher average loan balances.

Motorhomes and premium towables frequently involve six-figure transactions, making them attractive targets for identity-based fraud testing.

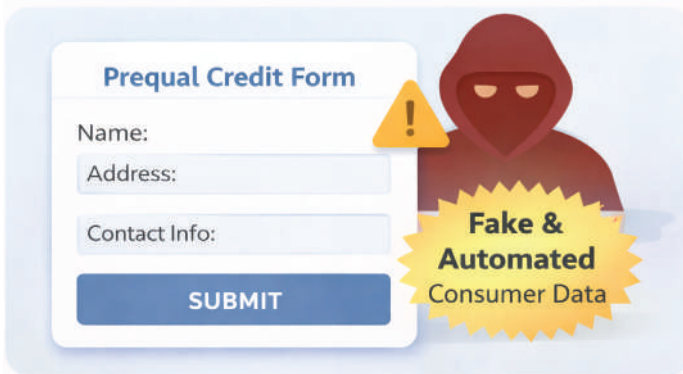
Longer loan terms. Extended financing terms create predictable underwriting structures that can be exploited if identity controls are weak.

Cross-state transactions. RV buyers commonly shop outside their home state. Because remote transactions are normal in this industry, unusual geographic patterns may not immediately raise red flags.

Seasonal traffic surges. Website traffic often spikes ahead of RV shows and spring travel months. Higher digital volume can make abnormal submission patterns harder to detect.

Third-party integrations. Many dealership websites include embedded credit

Fraud Risks in Typical Prequalification Forms



Fraud can occur in typical prequalification workflows when identity verification is insufficient.

widgets or integrations from digital retail partners. Dealers may not always have full visibility into how identity validation occurs before bureau access.

None of these factors suggest that RV dealers are careless. They reflect an industry that has prioritized convenience and speed for the consumer. But as digital volume increases, the structure of the credit entry point matters.

Understanding Modern Identity Threats

Traditional identity theft often involved manual applications using stolen credentials. Today's activity can be automated.

Bots and scripted submissions can test thousands of identity combinations in short timeframes, identify which data sets return valid credit files, and operate continuously without human interaction.

Synthetic identity fraud adds another layer of complexity by blending real and fabricated data to create new credit profiles that appear legitimate. If a prequalification system relies primarily on static data inputs without authentication layers, it may not detect whether a real consumer is behind the submission. The question is no longer whether identity misuse exists. The question is whether the workflow is designed to manage it.

The Identity-First Shift

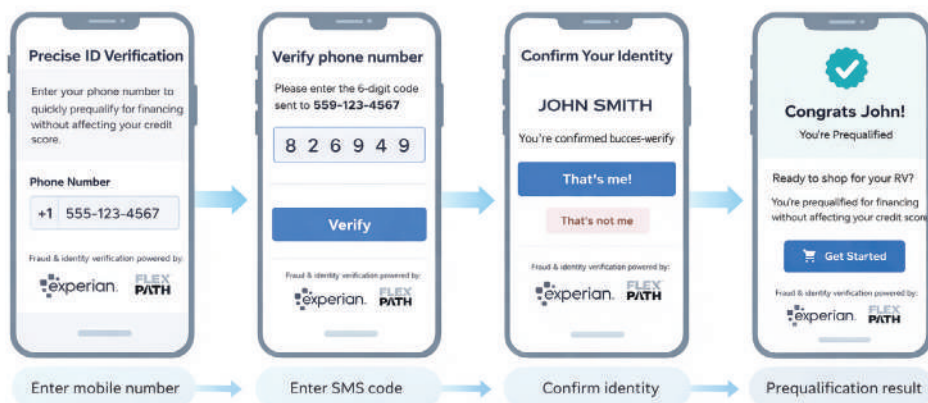
Across vehicle retail, many credit technologies are moving toward an identity-first model. Instead of immediately triggering bureau activity when a form is submitted, the system first establishes confidence that the user is real. This may include mobile phone validation, one-time passcodes, device recognition, or behavioral analysis before credit bureau access occurs.

Only after identity confidence is established does the workflow proceed to soft-pull or credit prequalification processes. The objective is not to create friction. It is to place authentication at the beginning of the process rather than after exposure has already occurred.

Platforms across the automotive and specialty vehicle sectors, including identity-first credit technologies such as VeriQual™, are built around this concept of verifying identity before initiating bureau

Example: Identity-First Prequalification Workflow

Consumer identity is verified via mobile authentication before any credit bureau activity occurs.



Example of an identity first prequalification workflow where consumer identity is verified via mobile authentication before any credit bureau activity occurs.

The question is no longer whether identity misuse exists. The question is whether the workflow is designed to manage it.

activity. For legitimate buyers, the experience remains simple and mobile-friendly. For automated systems, the barrier becomes significantly higher.

Questions Dealers Should Ask Before Selling Season

Dealers do not need to rebuild their entire digital ecosystem overnight. However, before peak volume arrives, it may be worth asking a few key questions of website providers and finance technology partners:

- ◆ Is identity verified before credit bureau activity occurs?
- ◆ What controls exist to prevent automated or scripted submissions?
- ◆ Do we have visibility into submission patterns and inquiry volume?
- ◆ Are mobile validation or authentication layers available?
- ◆ Do we have a process if a consumer questions unexpected credit activity?

Dealers should also ensure coordination between F&I leadership, compliance advisors, and IT partners to review disclosures, monitor inquiry volume, and confirm that website credit tools are operating as intended. Fraud prevention is not solely a technology decision. It is an operational discipline.

Security and Sales Can Work Together

Some dealers worry that additional authentication steps could reduce lead flow.

Experience in multiple lending environments suggests the opposite can occur. When systems filter out automated or unverified submissions, sales teams spend less time chasing unresponsive leads and more time working with real customers.

Higher-quality digital credit engagement can improve showroom conversion, strengthen lender relationships, and build consumer trust. In an industry built on referrals and long purchase cycles, trust remains a competitive advantage.

Preparing for the Next Phase of Digital Retail

The RV industry has made tremendous progress in digital retailing. Online inventory, payment calculators, and remote communication are now standard tools.

As digital engagement continues to grow, modernizing the credit entry point may be the next step. Before peak selling season arrives, reviewing how the dealership's digital credit front door works may be one of the most practical steps leaders can take to protect their business while improving the quality of incoming leads. Because in today's retail environment, performance and protection are increasingly connected.

About the author:

Tarry Shebesta is co-founder and CEO of FlexPath DXP and president of the National Vehicle Leasing Association. He focuses on digital credit workflows, identity verification, and fraud prevention across automotive and specialty vehicle retail. He also serves as an FBI InfraGard member focused on identity fraud prevention in credit prequalification. ■

Call for Proposals Opens for 2026 RV Dealers Convention/Expo

Edited by RVDA Staff

The 2026 RV Dealers Convention/Expo Call for Proposals is now open, inviting industry professionals to share expertise and insights with RV dealers from across North America. **To review submission guidelines and complete the proposal form, scan this QR code.**



Hosted by the Mike Molino RV Learning Center, RVDA of U.S., and RVDA of Canada, the Convention/Expo features a comprehensive lineup of education sessions focused on helping dealerships improve operations, increase profitability, and navigate today's evolving marketplace.

"Our goal is to deliver education that dealers can immediately put into practice," said Education Director of the RV Learning Center, Ally Brown. "We encourage proposals that go beyond theory and focus on proven ideas that drive performance, improve operations, and enhance the customer experience."

The Convention/Expo Committee is seeking engaging, real-world education sessions that provide practical solutions and actionable takeaways for RV dealership professionals. Proposed sessions should offer strategies, ideas, or lessons learned that help dealers improve performance, solve challenges, and operate more effectively.

Topics may include, but are not limited to:

- ◆ Fixed operations and service efficiency
- ◆ Sales strategies and customer experience



- ◆ Leadership and workforce development
- ◆ F&I performance and compliance
- ◆ Marketing, digital retailing, and emerging trends

Industry experts, dealership professionals, and solution providers are encouraged to submit proposals for consideration. Submissions will be accepted through May 8, 2026.

The 2026 RV Dealers Convention/Expo, taking place Nov. 9-13, will bring together top dealership professionals, industry leaders, and solution providers for networking, education, and collaboration designed to move the industry forward. ■

RVDA Seeks Nominations for James B. Summers Award

RVDA is seeking nominees for the James B. Summers (JBS) Award, named in honor of the association's former Executive Vice President and Chief Executive Officer. The 2026 award recipient will be announced and recognized during the RV Dealers Convention/Expo, Nov. 9-13 at Paris Las Vegas.

As RVDA's highest honor, the JBS award recognizes an individual who has made frequent and distinguished contributions to RVDA and its members.

Nomination Guidelines and Process

Eligible nominees should have provided at least five years of service to RVDA. The nomination should include a written narrative that explains an individual's contributions to the association, and it should lay out a compelling case for why the individual deserves to be selected for this most prestigious honor. The late Jim Summers worked on behalf of dealers throughout his career at RVDA and even into his retirement. He was the first to receive the award in 1986.



To submit your nomination online scan this QR code and complete the form. ■



DOJ Settlement Underscores Importance of Military Status Checks Before Repossession

Edited by RVDA Staff

On Feb. 23, 2026, the U.S. Department of Justice announced a settlement with the nation's largest used car retailer over alleged violations of the Servicemembers Civil Relief Act (SCRA). DOJ alleged the company unlawfully repossessed at least 28 vehicles owned by servicemembers without obtaining required court orders. According to DOJ, the violations stemmed from deficient internal policies, including failure to check the Defense Manpower Data Center (DMDC) for military status, repossessions involving reserve members with pending activation orders, and repossessions that occurred even after consumers identified themselves as servicemembers. Without admitting liability, the company agreed to pay at least \$420,000 in damages, a \$79,380 civil penalty, delete affected credit tradelines, and revise its SCRA policies, procedures, and training subject to DOJ review. **Scan this QR code for more information.** ■



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SCAN TO LEARN MORE

Protective Asset Protection and Tom Stinnett Renew Commitments to RV Learning Center

Compiled by RVDA Staff

Protective

Protective Asset Protection, a leading provider of finance and insurance solutions, has renewed its annual financial commitment to the Mike Molino RV Learning Center (RVLC), reinforcing its long-standing support for education, professional development, and dealership excellence across the RV industry.

Protective Asset Protection has been exclusively endorsed by the Recreation Vehicle Dealers Association for its XtraRide® service contract program since 1992 – a partnership spanning more than three decades focused on helping RV dealers strengthen customer confidence while improving long-term business performance.

“We greatly value the continued leadership and financial commitment Protective demonstrates through its support,” said RV Learning Center Board Chairman Jeff Pastore of Hartville RV Center in Hartville, Ohio.

“At Protective, our mission is to help dealers succeed while delivering exceptional value to RV owners,” said Bill Koster, Division Sales Director of Protective Asset Protection and Secretary/Treasurer of the RVLC Board.



Tom Stinnett Makes Contribution Honoring Late Wife Carolyn

Former RVDA Chairman of the Board Tom Stinnett has contributed \$10,000 in memory of his wife Carolyn, who passed away earlier this year. This latest contribution brings Stinnett's total lifetime contribution to the RV Learning Center to \$137,900.

“Tom Stinnett has been a steadfast champion of RVDA and the RV Learning Center for many years,” said RVDA President Phil Ingrassia. “Honoring Carolyn in this way reflects both his generosity and his deep commitment to the industry.”

About the RV Learning Center

The Mike Molino RV Learning Center is the RV industry's leading provider of dealer education, training, and professional certification. To learn more or donate to support the RVLC's programs, visit www.rvlearningcenter.com. The RVLC is a nonprofit organization recognized as tax-exempt under Section 501(c)(3) of the Internal Revenue Code. ■



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FTC Changes: Most Dealers Are Stuck in Stage 3 – Are You?

By Tom Kline, Better Vantage Point | Tuck The Octopus

How do we react when the world changes and we don't like it? On March 13, 2026, the FTC declared the advertised price must include all fees (including the doc fee or processing fee).

That new assertion changes everything. That kind of change doesn't just hit operations; it hits people. And emotions will run high as a result.

There's a framework for understanding foundational emotional shifts and it was developed by Dr. Kübler-Ross. Dr. Elisabeth Kübler-Ross was a psychiatrist who studied how people respond to death, dying, and loss. Her work wasn't about business, regulation, or dealerships. It was about how we react when the world changes and we don't like it. She introduced the idea that people move through five stages – denial, anger, bargaining, depression, and acceptance. We should consider where emotions and compliance intersect, as that is what matters here.

Dr. Kübler-Ross showed when change is forced on you, your first reaction isn't clear thinking or strategy. It's emotion. That's how people are reacting about the 97 warning letters sent to dealer groups by the FTC.

For the most part, dealers aren't struggling with the rules because they're partly unclear. They're struggling because the rules represent a seeming loss of control, of familiarity, and of "how we've always done it." So, the reaction looks, sounds, and feels human:

- ◆ First, it's "this doesn't apply to us."
- ◆ Then, "this is overreach."
- ◆ Then, "what's the least we can do?"

There's a reason this feels different right now. This is a fundamental shift in how vehicles can be advertised.

As a recent example, on March 23, 2026, Swickard Automotive agreed to pay \$1 million to the State of Alaska (with \$200,000 being "a form of suspended penalty"). They are alleged to have violated Alaska's Unfair Trade Practices Act for deceptive advertising. Swickard was accused of using bait-and-switch

tactics by advertising cars it didn't possess to draw customers onto lots to buy other vehicles, as well as refusing to honor listed prices once customers arrived at a dealership, according to the Alaska Department of Law.

Regulators are active in real time. Their focus is business transparency. In this case, transparency includes:

- ◆ Behaviors
- ◆ Culture
- ◆ Documentation

As a business, what do you do consistently when someone's not watching? The state Attorneys General and the FTC have been and will continue to be proactive in their scrutiny here. The rumor mill – of which I hear constantly – says that the 97 dealers received these warning letters because of customer complaints and I believe it. I don't know this for a fact, but the rumors make sense to me.

STAGE 1: Denial

"That was Alaska."

"If that happened here, I could negotiate my way out of it."

"Not enough dealers have been fined for me to worry about it."

"Even if I got that phone call, I'll get a warning. They won't fine me for a first-time offense."

Denial isn't about ignorance; it's about distance. It's the brain buying time, and bullying you while trying to protect what's familiar. The problem is, while you're deciding whether it's real or not, the environment has already changed around you. Denial doesn't just delay action. In this context, while you're processing the changes, your risk exposure increases because you are not being proactive.

STAGE 2: Anger

"This sucks."

"This is overreach."



"The FTC is killing our business."

"Customers don't even give a \$#@% about this."

"Attorneys overcomplicate everything."

The anger isn't solely about the FTC. In part, it's also about control. In this case, the rules have changed faster than anyone is comfortable. That discomfort leads to frustration. The "way we've always done it" no longer feels safe and we are in new territory. When things are new, there's a sense of loss of control. This leads to anger.

STAGE 3: Bargaining

If and when you reach stage 3, you are trying to figure out the minimum you have to do. This may include the ever-dangerous "confirmation bias."

Confirmation bias happens when you confirm what you already believe to be true while ignoring new information. In other words, the decision you've made in the past is the "right one," despite new evidence to the contrary.

"Okay... just tell me what we have to do."

"What's the minimum to stay out of trouble?"

"Can we just adjust the disclosure and move on?"

This is where dealers start trying to thread the needle – doing just enough to feel protected without actually changing how the store operates. This is a risk question where the dealer has to decide

how and when they are going to comply. Compliance in this context is not black and white. In fact, it's quite the contrary. There are a myriad of ways to comply with the proffered regulations. From a risk perspective, there are many shades of gray. Entrepreneurial dealers will find the gray and, in doing so, will maximize their profits.

STAGE 4: Depression

- "This is too much."
- "We don't even know where to start."
- "How are we supposed to afford all of this?"
- "Why don't we just let compliance run the place?"

The enormity here creates depression. To comply fully with the FTC, the advertised price will have to be the same:

- ◆ On your website(s)
- ◆ On third-party websites
- ◆ Physically on the vehicle
- ◆ On the paperwork
- ◆ On any offers through the DBC

◆ **Any written or verbal communication to customers, including texts**

All departments will need to be aligned here to provide consistent pricing. This change means you may feel out of control and that sucks. You either stall here or move past it and get to work figuring it all out.

STAGE 5: Acceptance

Hopefully, you are already here and ready to show your team, "This is how we win." Processes get fleshed out and defined here. Policies get written and signed by all employees. Compliance becomes an integral part of the sales process. You're ready to roll.

Conclusion

You should consider auditing and subsequently documenting your new processes in your new norm. This documentation will be critical to answer any queries from the state Attorney General or FTC.

Enforcement is not slowing down. The question is how prepared are you going to be? Every dealership is somewhere in the five stages. The difference is simple: Some are moving through them. Others are staying in them. Where are you?

About Tom Kline:

Contact Tom at (757) 434-7656 or at tomk@bettervantagepoint.com. Kline specializes in solving dealership problems through risk mitigation remedies, compliance, and dispute resolution (i.e. tucking in the tentacles). He is the Lead Consultant & Founder of Better Vantage Point, Tuck The Octopus, and AlwaysDoBetter.com and has worked with both publicly-held and private dealerships. Kline routinely speaks at national conferences, workshops, 20 groups, presents webinars about risk transfer and risk mitigation topics & techniques, and routinely provides expert witness testimony to defend dealerships. Kline also writes for seven publications and has multiple trade group endorsements. Thanks for seeing things from a Better Vantage Point, where "We Get You Out of Trouble...and Keep You Out of Trouble." ■



The Society of Certified RV Professionals' recognition program publishes a quarterly update of individuals who have earned certification or recertification from the Mike Molino RV Learning Center. The following list includes only individuals whose dealerships have chosen to participate in the recognition program. If you'd like to join the program, complete and return the form below.



Mike Molino RV Learning Center Certifications:

NEWLY CERTIFIED

- Josh White Service Writer/Advisor
- Mathew Roake Service Writer/Advisor
- Michael McIntyre. Service Writer/Advisor
- Kayle Wharton Service Writer/Advisor
- Tara Postema Service Writer/Advisor
- Travis Manske. Service Writer/Advisor
- Steve Pigott Service Writer/Advisor
- Nicole Guddal Service Writer/Advisor

- Heather Pospiech Service Writer/Advisor
- Nichole Pollizi. Service Writer/Advisor
- Peyton Sebelist Service Writer/Advisor
- DeWain Benavidez Service Writer/Advisor
- Michael Schmidt Service Writer/Advisor
- Dan Tomasini Parts Specialist
- Jen Dawson Parts Specialist
- Rob Roarke Parts Manger
- Emily Nero Parts Manger

NEWLY RECERTIFIED

- Anthony Pantelione Service Writer/Advisor
- Ann Coddington Service Writer/Advisor
- Tammy Birch. Service Writer/Advisor
- Brenna Mohan Warranty Administrator
- Jessica Flanagan Warranty Administrator
- Nancy Carpino Service Manager
- Wayne Robertson Service Manager

**Authorization to Include
Employee Certification Information**

I understand that RVDA and the Mike Molino RV Learning Center have a news release program that recognizes individuals who earn or renew a service manager, service writer/advisor, parts manager, parts specialist, or warranty administrator certification in the previous quarter. Announcements include the names of the individuals and the type of certification. Employers will not be identified.

I hereby grant permission for RVDA and the Mike Molino RV Learning Center to include the names and certifications of individuals employed at: _____

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in the quarterly announcement of those earning or renewing a certification. I understand that I may revoke this permission by emailing info@rvda.org.

Printed Name: _____ Authorized Signature: _____

Date: _____ RETURN by email to: info@rvda.org or fax to: (703) 591-0734. Rev. Aug 2020

Want to give your certified team members credit for their hard work and achievement? Their names can appear in the next update. Just return this form by email to info@rvda.org or fax to (703) 591-0734. Scan this QR code for more information.

RV Travel Remains a Major Driver for Outdoor Recreation Economy

Compiled by RVDA Staff

The U.S. Department of Commerce’s Bureau of Economic Analysis (BEA) released new annual economic data highlighting the continued strength and significant economic impact of outdoor recreation in 2024. According to the new BEA Outdoor Recreation Economic Statistics, nominal gross output for outdoor recreation totaled \$1.3 trillion in 2024, marking slower but still increasing growth and demand.

RV travel was the second-largest conventional activity for the nation at \$27.5 billion in current-dollar value added and was the largest conventional activity in nine states. The states with the largest contributions were Indiana (\$5.2 billion), Texas (\$2.7 billion), and California (\$2.1 billion).



This year’s data reflects macro headwinds: inflation, interest rates, business uncertainty, and shifting consumer behavior in post-COVID recovery.

Other Key Data Highlights for Outdoor Recreation

- ▶ \$1.3 trillion in economic output
- ▶ 5.2 million jobs (3.2 percent of U.S. employment)
- ▶ 2.4 percent of GDP
- ▶ 2.7 percent growth over 2023 data
- ▶ State-level impact

The top five states in growth from 2023-2024 were Massachusetts (6.9 percent), Arizona (6.8 percent), Iowa (6.6 percent), Alaska (6.3 percent), and Nevada (6.1 percent), underscoring the diverse footprint of outdoor recreation across rural, suburban, and urban economies. State Offices of Outdoor Recreation continue to coordinate investments and initiatives that convert participation into local jobs and small-business revenue.

What do the numbers mean for the industry?

This year’s data reflects macro headwinds: inflation, interest rates, business uncertainty, and shifting consumer behavior in post-COVID recovery.

- ▶ Demand is still strong – participation remains high – but affordability may be a barrier.
- ▶ The industry has absorbed inflation as long as it can; margins are tight.
- ▶ Still, since 2012 outdoor recreation has grown 43.3 percent in real terms and 84.2 percent in nominal terms.
- ▶ Segment variability matters: manufacturing-heavy segments

(e.g., RVing, boating) were slightly lower, while hunting, snowmobiling and tent camping showed resilience and some growth – a nuanced picture that matches what businesses are feeling across the country.

Looking Ahead: Policy Priorities

While the industry remains strong and a major contributor to national and local economies, ORR and its members urge policy-makers to:

- ▶ Reauthorize and strengthen the Legacy Restoration Fund to modernize recreation infrastructure and accelerate high-value projects nationwide
- ▶ Fully implement the bipartisan EXPLORE Act to expand access, innovation, and public-private partnerships
- ▶ Recognize outdoor recreation as essential infrastructure for public health and community wellbeing
- ▶ Preserve access to public lands and waters in perpetuity as a high-return national investment and a sustainable, appreciating asset on America’s balance sheet
- ▶ Fully fund the Recreational Trails Program to support diverse trail users and rural economies
- ▶ Reduce regulatory headwinds and increase certainty for outdoor recreation businesses
- ▶ Strengthen federal-state coordination, including State Offices of Outdoor Recreation

For more information, visit recreationroundtable.org

RVRA Survey Seeks Insight on Rental Market Trends, Outlook



Edited by RVDA staff

The RV Rental Association (RVRA) is now conducting a survey of RV rental businesses to assess the current state of the rental market in terms of fleet size, RV type, and consumer preferences. The response deadline is April 20.

RVRA invites members to complete a brief survey which assists in promoting this vital sector of the RV market. The results will also be used to expand consumer understanding of RV rental travel options.

This online survey is being conducted through the RV Retailer Intelligence program, a service of the RV Assistance Corporation (RVAC), a wholly-owned subsidiary of RVDA. Individual responses to the survey will remain confidential. An aggregate report on the results will be released this summer.

RV rental dealers can complete the survey here.

RVRA, a unit of RVDA, is a national association of companies that rent recreation vehicles to consumers. ■



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Leadership Is...

Delegating to Develop Decision-Makers



By *Dustin Kaehr*

Editor's Note: This article is part of an ongoing leadership series by Dustin Kaehr that focuses on practical strategies for building stronger teams and more effective leaders.

Mike stood in the middle of the showroom, holding two phones. One was ringing and the other was buzzing with text messages.

Across the floor, a salesperson was working with a couple interested in a fifth wheel. In the finance office, someone needed clarification

on a deal structure. The service department had a warranty question. And the parts counter was waiting for approval on a pricing dispute. Mike sighed and answered the phone.

To most people walking through the dealership, the scene would look like leadership in action. The owner was busy. Everyone needed him. Decisions were being made. But inside the dealership, something else was happening. Every decision in the building flowed through one person. Mike had become the center of the operation. And while that might feel productive in the moment, it creates a hidden problem that many dealership leaders eventually face. The entire business becomes dependent on them. When that happens, growth slows, team ownership disappears, and leaders find themselves working harder than ever just to keep things moving.



Where Delegation Breaks Down

Delegating is often misunderstood. Many leaders think delegation simply means handing off tasks. They assign work, move items off their plate, and assume they've done their part.

Real delegation goes deeper than that. It transfers ownership of decisions and authority, not just responsibility. In many dealerships, employees are perfectly capable of doing the work. They can write deals, solve service issues, talk with customers, and handle day-to-day operations.

When faced with a decision, everything stops. Someone finds the manager. Someone sends a text. Someone asks: "What do you want me to do?" Over time, a pattern forms. Problems move upward. Solutions come downward. The leader becomes the decision hub for the entire organization. At first, this can feel efficient. Leaders often believe they're protecting standards or preventing mistakes. They know the business, they know the customers, and they want things done right. But the longer that pattern continues, the more it shapes the team's behavior.

Eventually, two things begin to happen: First, the leader stops trusting the team to make decisions. Second, the team stops trusting themselves. That's when micromanagement begins to show up. It rarely starts intentionally. Most leaders don't wake up planning to control every detail of the operation. In fact, many say they want their employees to take initiative and think for themselves.

From Problem Reporters to Problem Solvers

Fear that a poor choice will cost the dealership a deal. Fear that a mistake will damage the customer experience. Fear that letting go will create problems that could have been avoided. So, leaders step in. They review every decision, approve every exception, and solve every issue.

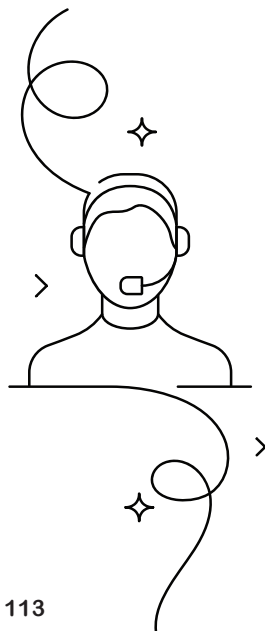
At first, it looks like strong leadership. The dealership stays organized, problems get resolved quickly, and nothing slips

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Contact RVDA's Help Desk & Solution Center to receive timely information on a variety of association member services, business issues, or industry-related topics. Members can submit a request through the following options:



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through the cracks. But over time, something important begins to disappear from the team. Initiative.

Employees stop thinking ahead because they know the answer will come from someone else. They stop bringing ideas because they assume the leader's solution will replace theirs anyway. Eventually, the organization stops producing decision-makers. It produces problem reporters. Delegation changes that dynamic. The shift to delegating more begins with a simple habit: When someone approaches you with a problem, resist the instinct to immediately solve it.

Instead, ask a different question. "What do you think we should do?" Or even better: "What are you going to do about it?" That small adjustment forces a different type of conversation. Instead of presenting problems, employees must present intent. They begin thinking through options before they come to you. They weigh potential outcomes. They take ownership of the direction they believe is best. Sometimes their answer will be exactly what you would have chosen. Sometimes it won't. But that is where leadership comes in.

When Confidence Starts to Grow

Delegating decisions doesn't mean abandoning guidance. Leaders still coach, teach, and protect the business from major mistakes. The difference is that learning happens through participation rather than instruction. People develop confidence by making decisions, not by watching someone else make them. Over time, something powerful begins to happen inside the dealership.

Problems get solved faster because decisions happen closer to where the work occurs. Employees gain confidence in their judgment. Initiative begins to spread through the organization. Instead of waiting for directions, people begin bringing solutions. Instead of reporting issues, they begin solving them. And the leader is finally able to focus on the things that actually move the business forward.

The most effective dealership leaders eventually discover an important truth. Leadership isn't about being the smartest person in the building. It's about building a building full of people who can think. If every solution still requires the leader's involvement, the organization hasn't really grown. It has simply centralized. And centralization, while it may feel productive in the short term, quietly limits the dealership's potential.

Delegation changes that. Not because leaders want less responsibility, but because great leaders understand something critical about growth. The strength of an organization is measured by how many people inside it can make decisions with confidence.

About the author:

Dustin Kaehr, founder of the Think. Lead. Live. Group, equips people, teams, and organizations to think differently, lead courageously, and live passionately. As a leadership coach, Kaehr works across industries with executives and leadership teams to gain operational clarity, insights to build a healthy work culture, and methods to drive sustainable performance. Connect at dk@thinkleadlive.com. ■



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F&I Isn't "Found Money" – And Treating it That Way Is Costing Dealers

By *Matt Richards, IDS, Director of Dealer Relations*

In our industry, F&I technically stands for Finance and Insurance. In practice, though, I've seen it treated as something else entirely: "found income." An afterthought. The icing on the cake. Nice to have – but not something to be intentionally engineered.

Over the years, I've come to believe this mindset is one of the primary reasons so many dealers leave millions of dollars on the table. The most financially successful organizations don't see F&I as bonus money. They see it for what it really is: A core, material profit center that must be built – on purpose.

If you know your F&I performance should be better but haven't fully committed to changing it, the place to start isn't with new products or technology. It's with how you think about F&I – and how early you set it up for success.



Treat it like a core business, and it can fundamentally transform your dealership.

The Shift That Changes Everything: F&I Is a Team Sport

One of the biggest misconceptions I see is the belief that F&I performance lives and dies in the finance office. In reality, by the time a deal reaches the box, much of the outcome has already been decided. Strong F&I results only happen when:

- ◆ The entire sales team understands their role in setting up the back end
- ◆ F&I is positioned as a natural part of the buying journey, not a surprise
- ◆ Deals are structured intentionally – not defensively

This doesn't mean sacrificing front-end profit to chase back-end dollars. It means doing the right things, at the right moments, from first contact through desking.

Where It Starts: Planting the Seed Early

The most effective finance managers I've worked with don't "introduce" F&I products – they continue a conversation that started on the showroom floor. During the demo phase, sales has an opportunity to frame protection and financing as part of responsible ownership. It doesn't require a pitch – just thoughtful language. For example:

Customer: "What does the warranty look like?"

Salesperson: "The manufacturer covers defects for one year.

The good news is we also have options to help protect your investment longer-term. Our finance manager will walk you through those once we find the right RV."

It's a simple exchange, but it does something powerful:

- ◆ It normalizes the F&I conversation
- ◆ It creates continuity between sales and finance
- ◆ It positions protection as value – not an upsell

Finance Penetration: The Myth of the "Cash Buyer"

Another area where I've seen sales unintentionally limit F&I results is finance penetration. Many so-called "cash buyers" aren't truly paying cash – they're simply planning to arrange financing on their own. In many cases, they've never been shown why dealer-arranged financing might actually be easier or better. A quick, confident explanation of:

- ◆ Speed
- ◆ Convenience
- ◆ Access to multiple lenders

...is often all it takes to turn a "cash deal" into a financed one – without discounts or gimmicks.

Stop Selling Out of Fear

One of the most damaging habits I've encountered is leading with the lowest possible payment, regardless of structure. I've heard countless versions of: "The customer wants the longest term possible."

In my experience, that's rarely something the customer actually said. More often, it's the result of a salesperson trying to avoid an objection that hasn't even been raised yet.

Deal structure matters. Starting with reasonable terms and meaningful down payments often determines whether a full F&I menu can be presented – or whether finance is boxed out entirely.

Accountability That Actually Works

Once sales and finance are aligned, accountability has to follow. In addition to the usual metrics – units sold, margins, close rates – I've seen real progress when dealers also measure finance

penetration at the salesperson level. The most effective incentive plans I've seen share a few traits:

- ◆ Simple benchmarks
- ◆ Incremental improvement goals
- ◆ Direct connection to front-end compensation

When sales sees a clear, personal benefit to setting finance up for success, behavior changes quickly.

Measuring What Matters Most

There's no shortage of F&I metrics to track: product penetration, PVR, chargebacks, ARR. All of them matter. But if a dealer is just beginning to take F&I seriously, I've found one metric to be the most effective starting point: F&I gross profit as a percentage of selling price. Why? Because it:

- ◆ Levels the playing field across different unit prices
- ◆ Makes performance easy to compare
- ◆ Creates a clear, measurable improvement target

Across the industry, I see average F&I performance hovering around the 8 percent range, with many dealers stuck closer to 3-4 percent. The best operators consistently push into double digits - and they do it with process, not luck.

The Right Person in the Box Still Matters

Even with the right mindset and structure, none of this works without the right finance manager. The strongest F&I leaders I've worked with:

- ◆ Operate proactively, not reactively
- ◆ Partner closely with the desk
- ◆ Know their lender programs inside and out
- ◆ Tell compelling stories that build product value
- ◆ Present every product, to every customer, every time

They balance advocacy for the customer with profitability to the dealership - and they do it confidently.

Summary: Small Shifts, Massive Impact

If you step back and run the math, the opportunity becomes impossible to ignore:

- ◆ Moving from 4 percent to 9 percent F&I on \$10M in sales adds \$500,000
- ◆ On \$20M, it's \$1 million
- ◆ On \$100M, it's \$5 million

That kind of growth doesn't come from chasing shortcuts. It comes from changing how you think about F&I - from the first conversation to the final signature. Treat it like found money, and you'll keep finding the same results. Treat it like a core business, and it can fundamentally transform your dealership.

About the author:

Matt spent 20+ years on the retail side of the RV industry - dealer principal, GM, Fixed Ops Director, and eventually Chief of Operations across a 9-location group. He ran it all on IDS. Now he's on the other side of the table, helping dealers do the same. ■

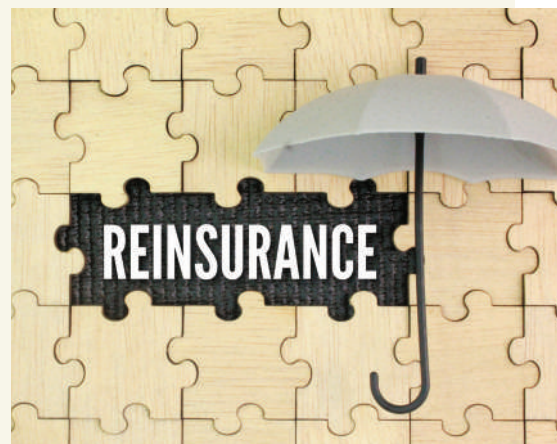
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For more information and to schedule a no-obligation meeting, visit advisor.morganstanley.com/the-stanek-haack-group#rvda or call (800) 621-5231.

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Morgan Stanley

F&I Trends in the RV Landscape

By Heather Mariscal, President, Priority One Financial Services

The market is asking more of RV dealers than it has in recent years. Rates are challenging, budgets are tighter, and consumer expectations continue to evolve. Even so, the foundations of a successful F&I department haven't changed. Dealers with Priority One Financial Services are finding success by focusing on fundamentals.

Selling the Adventure

Even as consumer sentiment softens across the broader market, the RV industry continues to show resilience. Nearly 17 million households reported a strong interest in RV ownership last year, according to a Go RVing demographic study, with young families and first-time buyers representing a growing share of the market.

What motivates buyers hasn't changed. Consumers still seek relaxation, outdoor experiences, and meaningful time with family and friends. This should continue to be the primary mission of the F&I office: selling the lifestyle of adventure.

Serving Every Customer

Roughly one-third of RV buyers face credit challenges, a ratio that has remained consistent over the years. In a healthier economy, those customers may have been less critical to overall volume, but today, every buyer counts.

Successfully funding specialty-credit customers requires focus and discipline. F&I teams should evaluate longer-term financing options to accommodate tighter budgets, conduct thorough customer interviews to support underwriting decisions, and lean on lender relationships that specialize in credit-challenged profiles.

Did You Know?

XtraRide provides unlimited mileage on all of its motorhome plans.

- Terms include 4, 5, 6, and 7 years on new vehicles.
- Terms include 90-day, 1, 2, 3, 4, and 5 years on used vehicles.

To be considered new, the vehicle must have time remaining on the chassis warranty. Used or post-sale vehicles must be no older than 13 model years and have less than 100,000 miles on the odometer at the time of the service agreement sale. "Unlimited mileage takes the worry away from RVers who put a lot of miles on their coach. It also makes our rate charts easier to read by eliminating the various mileage choices," says Bill Koster, vice president of Protective's Asset Protection Division. "The unlimited mileage should enhance the motorhome service agreement sales process, because customers are conditioned to focus on how long they may own the product and not necessarily how many miles they may drive during ownership." Please contact your local XtraRide agent or call (800) 670-6032 for more information.



Protection Products Matter

When unit sales decline, add-on products become even more essential to maintaining profitability. Protective Asset Protection reported that product sales remained "a consistent, growing profit center" for RV dealers in 2025. GAP and Extended Service Contract adoptions both saw upward trends.

Now is a good time to evaluate F&I incentives to maximize products and reward the right behaviors. Consider seeking regular training from your providers and stay up-to-date on trending consumer needs. By clearly demonstrating product value, dealers can also establish loyalty and incentivize return purchases in the long run.

Lenders Remain Committed

Unlike previous economic downturns, lenders have largely remained committed to the RV market in recent years. While rate increases and tighter restrictions may create sales challenges, it also indicates lender consistency and commitment to the industry.

In 2025, Priority One dealers collectively recorded historically high funding ratios, despite the perception of challenging rates. This is when an F&I office shows its worth - finding ways to get customers financed above all odds. A strong F&I team, paired with a diversified mix of stable lending partners, can meet a wide range of customer needs while maintaining funding consistency.

Virtual F&I with A Personal Touch

The average RV customer spends at least six months conducting online research before stepping into a dealership. A strong use of online F&I education and tools can help convert that customer from browsing to buying and smooth the process to delivery.

Prequalification inquiries accounted for 13 percent of funded deals for Priority One dealers in 2025, underscoring the benefits reaching the customer earlier in the buying cycle. They want to know what they might be able to afford. This is the F&I team's chance to set up a positive relationship early-on so that when they're ready to buy, they know exactly what to expect.

The Road Ahead

While the RV landscape continues to evolve, the fundamentals of F&I haven't changed. Focus on every customer, every product opportunity, every lending conversation and shopping experience. This will drive profitability, position dealers to endure the challenges in today's market, and set the stage for long term success.

Priority One Financial Services specializes in boat, RV, park model, trailer and commercial equipment financing and insurance. For more information visit p1fs.com. ■

CERTIFICATIONS FOR THE PEOPLE WHO ARE THE PUBLIC FACE OF YOUR DEALERSHIP

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The Mike Molino RV Learning Center's nationally recognized professional certification program supports career development and professionalism. The program was developed with the assistance of experts at The Ohio State University's Center for Education and Training for Employment. Suppliers, distributors, dealer-owners, and manufacturers were also instrumental in developing the programs.



Do you or your team have what it takes to earn a credential?

Fixed-ops professionals currently employed in the RV industry with at least one year of service, parts, warranty, or related industry experience are eligible for **parts specialist, service writer/advisor, and warranty administrator** certification credentials. Management-level parts and service personnel currently employed in the RV industry with at least two years' experience in RV service, parts, or related industry experience, and who possess the necessary supervisory and budget planning knowledge, are eligible for **parts manager and service manager** certification.



For the INDIVIDUAL, certification means:

- Having the self-confidence and credibility to be a high performing contributor at your dealership
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For the DEALER, certification means:

- Improved Repair Event Cycle Time through more knowledgeable and efficient team members
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- Higher employee retention by showing your commitment to their professional development



Ready to take the next step? View or download the competency profile for each credential, take a readiness test to assess your preparedness for certification, and read more about the fixed-operations certification program here: www.rvlearningcenter.com

Care Camps Foundation Announces 2026 Compete for Kids Campaign

Compiled by RVDA Staff

Care Camps Foundation is pleased to announce the 2026 *Compete for Kids* campaign, taking place during National Camping Month. The month-long fundraising campaign will accept donations throughout June 2026 and dealerships across the country are invited to join in a friendly competition to support pediatric oncology camps.

Registration for the 2026 *Compete for Kids* campaign is now open. Dealers are encouraged to register early and begin planning fundraising activities for June.

Compete for Kids was initially launched in 2025 as a way for the RV industry to give back. Funds raised through the campaign support camps that serve children with cancer and their families, providing safe and meaningful outdoor experiences that promote healing, connection, and joy.

In its first year, *Compete for Kids* helped support 125 camps across the United States and Canada, impacting more than 47,000 children



with cancer and their families. Building on that momentum, the 2026 campaign continues to focus on ease of participation, flexibility, and industry-wide collaboration. There is no minimum fundraising requirement, and dealerships can participate in ways that best fit their teams and communities.

"Care Camps Foundation is incredibly grateful for the remarkable support the RV industry has shown through *Compete for Kids*," said Jenna Berneck, Development Director at Care Camps Foundation. "The willingness of RV dealerships to step forward, work together, and support camps that serve children with cancer and their families has been truly meaningful. This campaign continues to remind us how powerful generosity can be when an industry rallies around a shared purpose."

RVDA President Phil Ingrassia emphasized the pride the industry takes in supporting the campaign. "RV dealers are deeply connected to the outdoors and fostering family experiences," Ingrassia said. "*Compete for Kids* is a natural fit for our industry, and we are proud to partner with Care Camps Foundation to help bring these camp experiences to children with cancer and their families."

Dealerships that participated in the 2025 campaign were recognized on stage at the RVDA Convention in Las Vegas, highlighting the impact and leadership shown across the industry. Long View RV was named the top fundraiser for the inaugural year.

"Being part of *Compete for Kids* was incredibly rewarding for our team," said Lexi Roberts of Long View RV, who accepted the top fundraiser recognition in 2025. "It brought our staff together around a cause that truly matters, and knowing our efforts helped support camps serving children with cancer made it even more meaningful." ■

A graphic for the Care Camps Foundation. It features a stylized green tree with orange and yellow circles in its branches. The text "Support camps for children with cancer!" is written in a curved path around the top of the tree. Below the tree is a QR code with the Care Camps Foundation logo in the center. Below the QR code is the text "Care Camps Foundation" in a large, bold font, followed by "Bringing children with cancer together outdoors." and the website "carecamps.org".

Support camps for children with cancer!



Care Camps Foundation
Bringing children with cancer together outdoors.
carecamps.org

second annual **compete for kids**



A **Friendly Competition** Between U.S. RV Dealerships - that Supports Camps for Children with Cancer!



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The Go RVing Coalition consists of RV manufacturers, component suppliers, dealers, and campgrounds. Go RVing works to provide the public and media with general information about the benefits of RV travel and camping. The coalition was formed by representatives of the RVIA, RVDA, and leading state RV and campground associations to distribute information about the benefits of RV travel and to ensure the quality of RV products and services.

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The guide offers more than 100 pages of average work unit times for the functions that RV technicians perform most often, along with check sheets that serve as references for service managers and technicians.

The SMG provides reasonable guidance on the time required for competent technicians to complete assigned tasks. It's an important part of the service management system but isn't intended to be the sole determinant of prices or rates charged.



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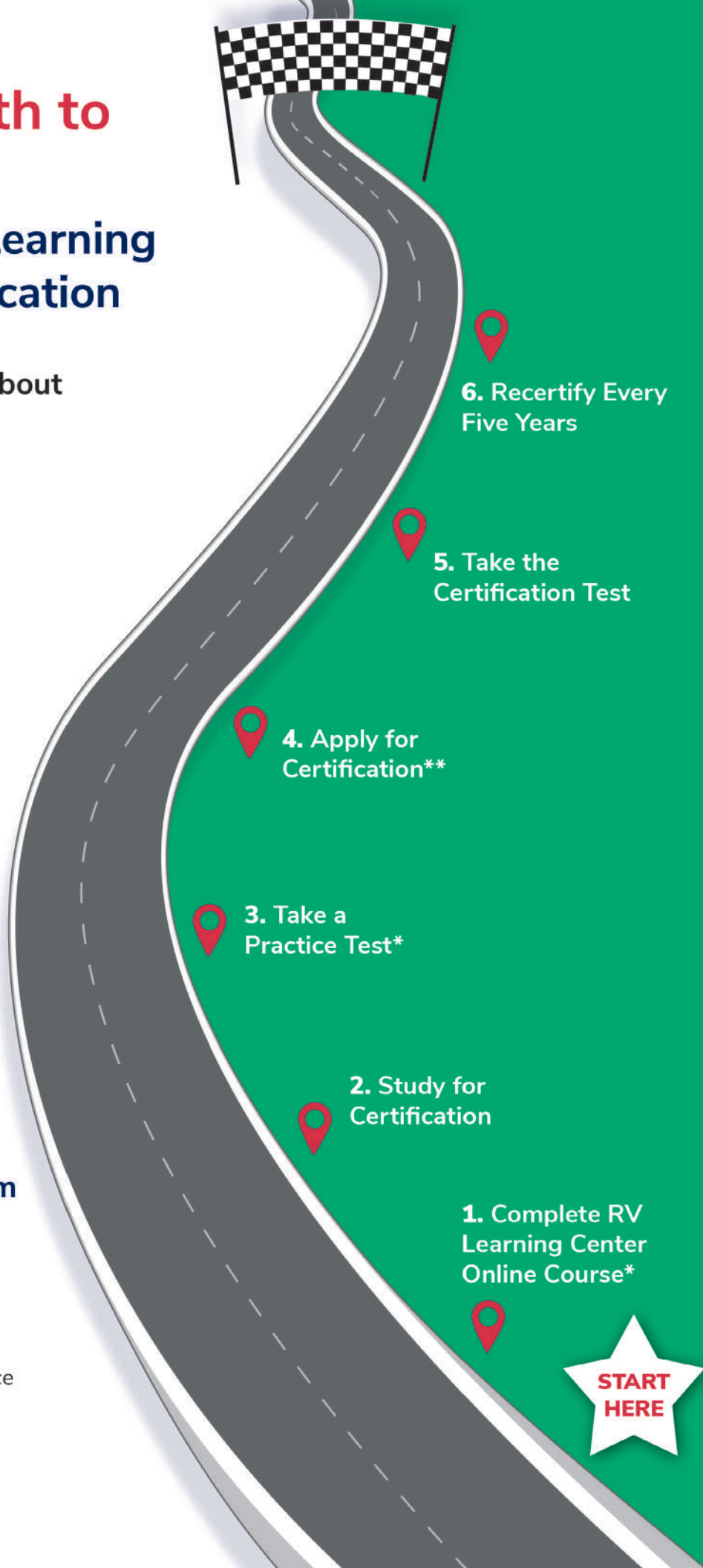


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ENDOWMENTS

Kindlund Family
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\$370,000

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6. PRVCA **\$10,260**
7. Tom Stinnett **\$10,000**
8. Bill Fenech **\$10,000**
9. Wilkins RV **\$10,000**
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Brown & Brown Insurance	26,666	200,001	McClain's RV Superstore	4,000	57,000
	<i>Lifetime Pledge:</i>	<i>200,000</i>	Wilkins RV	10,000	53,000
RVAC	25,000	152,000		<i>Lifetime Pledge:</i>	<i>58,000</i>
Tom Stinnett	10,000	137,900	Pennsylvania RV & Camping Association	10,260	49,440
PleasureLand RV Center Inc.	13,500	133,600	Curtis Trailers Inc.	2,500	48,500
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College Scholarship:

The Mike Molino RV Learning Center's Scholarship program encourages deserving college undergraduates to apply for the annual college award of \$2,500. The program provides financial assistance to help foster the next generation of industry leaders.

Therefore, an important factor for awarding the scholarship is an applicant's background of RV industry employment or a desire to work in the RV business after completing college.

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Service writer/advisor, parts specialist, parts manager, warranty administrator, and service manager online courses provide a pathway to certification for fixed ops dealership personnel and serves as a training resource for experienced professionals. These courses help RV service and parts personnel increase efficiency and reduce Repair Event Cycle Time (RECT) within the RV industry.



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