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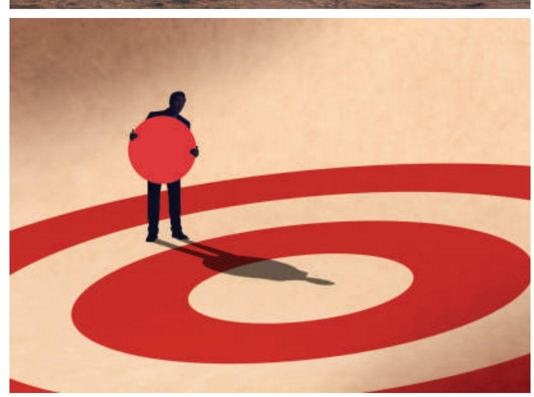

The Pre-owned RV Market: Stable in Challenging Market

By Phil Ingrassia, CAE, RVDA president

The pre-owned RV market continues to be one of the most resilient segments of the RV industry in 2026. While new RV sales remain uneven and manufacturers adjust production to better match demand, recent data shows used units holding value, turning faster, and attracting buyers who may be price-sensitive, but are still eager to get on the road.

Recent data from Statistical Surveys, National Powersports Auctions (NPA), and JD Power show a market that has largely normalized after several volatile years – and in key areas, is quietly strengthening.

Experience shows that used RV sales strength is one of the clearest leading indicators that new RV sales will rebound.

Values and Demand Trending Up

NPA's latest sales data shows average pre-owned RV prices increased 10.6 percent year over year, a clear sign that demand for quality used inventory remains strong. With affordability top of mind for many consumers, pre-owned RVs, campers, and travel trailers continue to be a popular choice as the summer selling season progresses. Statistical Surveys reports that year-over-year used RV sales rose slightly in May, with Class B and travel trailers leading the way.

JD Power: Values Holding Steady

JD Power's valuation data shows continued stability in key used RV categories. Standard hitch travel trailer values held steady year over year at $25,565 in the first quarter of 2026. Folding camping trailer valuations surpassed both 2025 and 2024 levels, reaching $11,628 in Q1. Lower priced used RVs – particularly travel trailers – continue to sell well, according to JD Power.

This stability is notable. After several years of rapid swings in used values driven by supply chain disruptions, elevated demand, and inventory shortages, the market appears to have settled into a more predictable pattern.

Why Used Strength Matters

Experience shows that used RV sales strength is one of the clearest leading indicators of future new RV sales. A healthy pre-owned market typically signals strong underlying consumer demand, expanding ownership as first time buyers enter RV travel experience through used units and improved buyer confidence, often which can lead to new unit purchases. In other words, used RV momentum often lays the groundwork for a rebound in new RV sales. As more consumers enter the market through pre-owned units, they begin the ownership journey that eventually leads to upgrading into new models.

A Stabilizing Force in a Mixed Market

While the broader RV market continues to navigate economic uncertainty, fluctuating interest rates, and shifting consumer spending patterns, the used segment is providing a stabilizing force. Dealers are investing the time and effort into solid reconditioning processes, efficient turn times, and a diverse mix of used inventory to capture demand.

The data suggests that even in a challenging environment, families and outdoor enthusiasts remain committed to RV travel. Starting out a pre-owned unit keeps customers engaged, which is good news for the entire industry. ■

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Keeping Your Sales Team Engaged When the Market Slows

By Bob Been, RVDA chairman

If you've been in the RV business long enough, you know how this goes. There are times when traffic is steady, deals come together a little easier, and the showroom has energy without you having to work too hard for it. And then there are times like the one we're in now, where customers take longer, deals take more effort, and your team has to stay patient and disciplined to keep things moving.

I've always believed slower markets don't just impact numbers: they reveal habits. They show you how your team works when things aren't falling into place as easily, and they put leadership squarely in focus. Because when momentum slows down, motivation doesn't take care of itself. You have to be intentional about it.

One of the first things I look at during a stretch like this is where the team's focus is. It's easy for salespeople to start talking about what's happening outside the dealership – interest rates, fewer walk-ins, customers waiting things out. Some of those concerns might be accurate, but it doesn't change what actually drives results. So I always bring it back to what we can control.

- **Are we following up the right way, or just checking a box?**
- **Are we reaching out consistently, or only when traffic is slow?**
- **Are we setting real appointments with purpose, or hoping people show up?**
- **Are we working our CRM like a tool, or treating it like a task?**

Those are the things that keep a pipeline alive. And in a slower market, a healthy pipeline makes all the difference. It doesn't guarantee immediate results, but it gives your team something they can build on every single day.

How do we define progress?

Another shift I've found helpful is changing how we define progress. When deals are harder to come by, it's easy for people to feel like they're spinning their wheels. That's why you can't let "units sold" be the only scoreboard. You've got to recognize the steps that lead to those sales: appointments set, strong conversations, good follow-up, improvement in how people handle customers.

I'm not talking about lowering the bar. I'm talking about giving your team a way to see forward movement again. Because once people feel like they're making progress, their attitude changes – and that shows up in how they talk to customers. This is also where I think a lot of dealerships miss an opportunity.

Whether you realize it or not, your team is watching how you respond right now.

When things are busy, everyone is running. There's not a lot of time to slow down and develop your people. Right now, you've got that time. The question is whether you use it. Spend time on real coaching. Sit down and go through deals that didn't close. Talk through what happened, what could have been done differently, and how to handle that same situation next time. Work on product knowledge. Practice conversations. Sharpen how your team presents value. The stores that use this time to get better are the ones that look completely different when business picks back up.

Why do we do this?

Another thing I always try to reinforce is why we do this in the first place. In a tougher market, it's easy for sales to become transactional. People start chasing the deal instead of guiding the customer. That's when everything turns into price, and it becomes harder for everyone.

At the end of the day, we're not just selling RVs. We're helping people buy into an experience – travel, family time, flexibility, freedom. When your team stays connected to that, the conversations feel different. More natural. Less pressured. And customers respond to that.

You also can feel it when the energy in the showroom starts to dip a little. That's normal when traffic slows, but you can't just let it sit there. You've got to create some movement. It doesn't have to be complicated: short-term challenges, recognizing consistent effort, setting weekly goals around activity. Sometimes it's just calling out the right behaviors and keeping people engaged.

Energy doesn't just show up. It's created by what you emphasize every day. And right alongside energy is culture. This is where you really see what kind of store you've built. When things are busy, it's easier to hide cracks. When things slow down, they show up. If someone starts getting negative or disengaged, you've got to address it early – not in a heavy-handed way, just clearly and directly.

People take their cues from what you tolerate and what you reinforce. And they're also taking their cues from you. Whether you realize it or not, your team is watching how you respond right now. They're listening to how you talk about the business. They're noticing your consistency, your attitude, and your direction.

You don't have to pretend everything is perfect. Everyone knows it's slower. But you do have to stay steady. Keep the message clear: focus on the work, stay disciplined, and trust the process. That consistency matters more than anything you say in a meeting. Because here's the reality – this is going to turn. It always does.

The real question is what your team looks like when it does. Are they sharp, confident, and ready to go? Or are they trying to rebuild habits they let slip? The dealerships that stay focused, keep their standards in place, and use this time to improve are the ones that take advantage when momentum comes back. Slower markets aren't easy. But they don't have to set you back either. Handled the right way, they can move you forward. ■

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Info for the Big Picture

The Year of the Road Trip

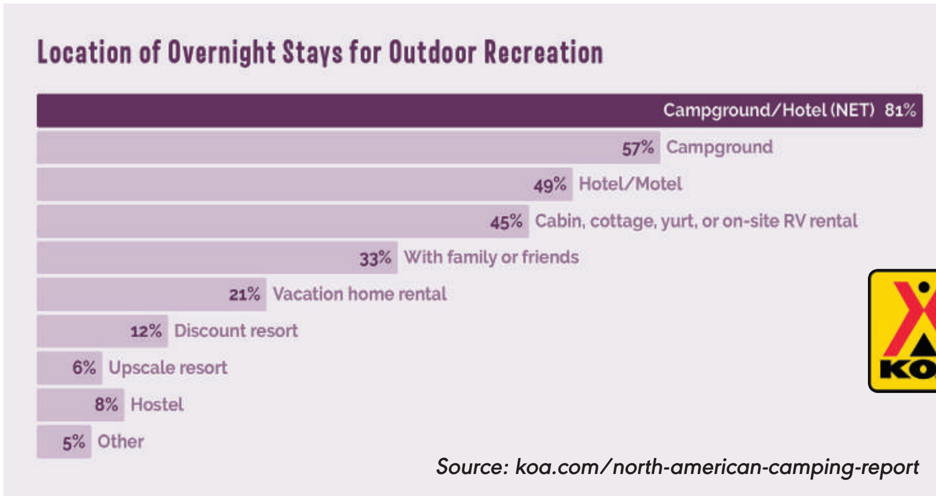
In 2026, road trips aren't just about the drive, they're about the places along the way. Interest in small towns, historic sites, and longer, blended camping trips show that campers are planning multi-stop journeys to explore more of the country.

Top 3 Outdoor Activities

54% water-based activities like paddleboarding, swimming, fishing

49% hiking or trail running

27% Canoeing or kayaking



Source: koa.com/north-american-camping-report

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Morgan Stanley

What's In Your Control?
Five Fundamentals That Increase Sales

By Jered Sobel, President of Sobel University

There are so many big conversations to be had in this industry. There are laws to work on, structural standards, inventory delivery and management, parts processes...but as someone who is a specialist in sales and management in our industry, what I have learned is how to help people manage what is within their control. Those individuals in a position to influence governing bodies to help our industry thrive should influence. Those individuals in a position to help fix concerns in manufacturer/dealership standard practices should help. In my case, I am in a position every week to help dealerships maximize the opportunities they have in the market they are in. My position to help is in sales processes, sales techniques, and management training. So, in the stores I work with, I help increase their productivity.

With everything happening in the world, and everything happening in our industry, here is a piece of advice for those working in or managing at the dealership level: focus on the flawless execution of the fundamentals.

This article covers a few concepts that have not changed. The way they are taught has changed, the techniques used to execute them has changed, but the concepts below will carry through this market and into the next.

1 – It is always a good time to work on building a client base.

The biggest competition each dealer has in our industry is not the other dealers; it is what else customers can spend their disposable income on. Instead of an RV they could buy hot tubs or remodel kitchens, then all their friends would do the same. It is important for the health of our industry as a whole that quality follow-up happens before, during, and after the sale. With the cost of acquiring new customers, it makes sense to keep the ones we have. When the market is hot, I teach consistent quality follow-up. When the market is ice cold, I teach consistent quality follow-up. Each dealership's future can be determined by the repeat and referral business it creates. Those that worked hard at this during COVID sales are reaping the rewards now. Where will your client bases be in five years?

2 – Lining up the "Circle & Square" is as important now as ever.

Today's customers need the decision to be easy, and every potential concern they have unresolved at the end of your sales process is a reason for them to walk away and not go camping. Lining up the "Circle & Square" is the concept of lining up the customers' wants, needs, and budget. If the product your salesperson shows your customer does not fit within the budget, customers will at best hesitate and negotiate. Most likely there is no deal today and that customer will email a dozen other dealers looking for the nicer product at a very unlikely price. A customer will hesitate to buy and walk away from the decision if they get to the end of the purchase and still do not know if the RV will fit in their driveway, or if their tow vehicle can handle it, or if it will hold up to their travel destinations/living conditions, etc. The better we understand how the customer will be using their RV and the needs associated with that, the better experience they will have on the lot and the greater likelihood that we help find the RV that fits them on that visit.

3 – Feature Benefit does not equal an Interactive Presentation where the customer learns what they need in order to buy.

Old-style presentations just repeat the information the customer already saw online and in your social media posts. Most customers need more than the facts of RVs and generic information in order to have the confidence to buy. Since we want to help everyone, we need to present products with an understanding of how people learn and how they remember. Most presentations are the salesperson doing all the talking and hoping the customer remembers more than 10 percent of what was covered. RVs are well worth their price, but if the customer does not get to learn why, don't expect them to buy.

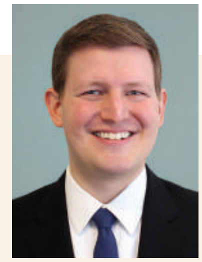
4 – Trial Closes should be seamless within your presentation and should be helping the customer make a good, educated decision on why your product is a great decision for them.

If the customers' needs and budget are met for any product shown, then the only decision is if this one they are looking at is worth its price to them. Since RVs are well worth their price, and a quality Interactive Presentation will help the customer see how their value exceeds their cost, your trial closing step should reflect this. Trial closing should be an opportunity to confirm the decision that your customers are making and have any questions answered before moving on to the next steps.

5 – Write-ups and closes should be principle-based and value driven for the customer.

We are not in the car industry; we are in recreation. Most people buy from a want (even if the want is affordable housing). In the car business a lot of customers will buy in spite of the service they receive because general transportation is a need. When customers feel the heat at the end of a toy purchase, they do not have to buy. Make sure the customers understand the purchase they are making. This gives them confidence now. If they do not pick up their RV for a couple of days, this real confidence will last far longer than any old slick pressure sales tactics ever do.

In this article I have talked about the "what" of what we should be doing in our dealership's sales process, but what I have not talked about in this article is the "how." Good concepts create a framework for success, but precise sales techniques and processes are how it actually gets done. This is the most important part of making follow-up and sales techniques work: daily work and practice. Roleplaying is so important for learning, retention, and growth. There are endless techniques available to roleplay on to accomplish this successful framework. Make sure the techniques and processes being practiced fit the principles of how you want to build your business moving forward. Make sure you understand how they are applicable in today's market. And with everything that is changing all the time, what is in your control is the position you choose to put yourself in now and in the future. ■



About the author:
Jered Sobel serves as President of Sobel University, the leading RV-specific sales and management training company in the United States and Canada. Sobel is widely sought after for his instructional teaching style, ethical approach to sales, and insight into evolving market trends. He has developed and delivered customized training for sales teams, trained thousands of RV sales professionals, and regularly leads intensive five-day courses for both new and veteran salespeople. More than a decade ago, Sobel pioneered virtual sales training to improve dealership productivity and created the industry's best-selling RV New Hire Training program. He also co-authored a consumer guide to purchasing an RV. Since 1991, Sobel University has built a reputation for teaching sound sales fundamentals that are enhanced by the most advanced, cutting-edge sales philosophies.

RVDA Launches Dealer Satisfaction Index (DSI) Survey

Edited by RVDA Staff

RVDA has launched the 2026 Dealer Satisfaction Index (DSI) survey. When rating their brands/manufacturers, RVDA asks dealers to express their level of satisfaction on four core issues:

- **Reliability/quality**
- **Parts Support**
- **Warranty Support**
- **Sales Support**

This is the 32nd year RVDA has conducted the DSI survey and is one of the tools the association uses to improve dealer-manufacturer relations. To access the online survey, dealers can scan the QR code.

U.S. and Canadian dealers will have until September 9 to rate the manufacturers/brands whose products they sell.

"The DSI is a confidential survey measuring dealers' level of satisfaction with their manufacturers in areas of vital interest to dealers," said RVDA President Phil Ingrassia. "It is more important than ever for dealers to provide feedback to manufacturers through the DSI survey as the industry works to improve the overall customer experience with RV travel." ■

"No Tax on RV Loans" Legislation a Highlight of RV Industry Advocacy Day

By RVDA Staff

RVDA and RVIA members championed legislation (H.R. 8672) that would eliminate taxes on RV consumer loans during RV Industry Advocacy Day last month in Washington, DC. The bill would extend the Working Families Tax Cut's no tax on auto loans provision to travel trailers and all motorhomes. Congressman Rudy Yakym (R-IN) and Congresswoman Dina Titus (D-NV) introduced the House bill, and a Senate bill (S. 4653) has also been introduced by Sen. Todd Young (R-IN).

Last year, the tax legislation included a "No Tax on Car Loan Interest" provision that allows taxpayers to deduct up to $10,000 per year in interest paid on loans for newly purchased vehicles manufactured in the United States.

RV industry leaders gather for Advocacy Day

RVs were not included in the final version. The newly introduced bipartisan bill explicitly classifies all motorhomes and towable campers as "applicable passenger vehicles" allows buyers to deduct interest on their RV loans. The RV industry is strongly advocating for this legislation because it ensures fair tax treatment and prevents middle-income families – the primary buyers earning under $100,000 – from being priced out of affordable travel.

RVDA and RVIA are requesting that lawmakers cosponsor H.R. 8672 and the Senate companion bill (S. 4653) which would include RVs in the definition of "applicable passenger vehicle," allowing taxpayers to deduct up to $10,000 in loan interest on American-made RVs. This legislation encourages families to buy American-made products and access more affordable ways to travel, recreate, explore, while supporting rural economies. ■

RVDA Board Approves Repair Event Cycle Time Resolution, FY27 Budget

By RVDA Staff

The RVDA Board of Directors approved a resolution reaffirming the association's commitment to continuous improvement of Repair Event Cycle Time (RECT) during its June meeting in Washington, D.C.

The resolution states that: The RVDA Board of Directors acknowledges the RV industry's shared strategic goal of improving RECT reporting and enhancing parts identification across dealership and manufacturing systems. The Board affirms that RECT is a shared operational challenge requiring ongoing collaboration among RV dealers, RV manufacturers, and component parts suppliers.

The Board further recognizes that improvements in warranty administration can lead to faster repairs, reduced vehicle downtime, and improved customer experiences. As part of this commitment, the Board supports continued efforts across the RV industry to strengthen warranty processes that contribute to reducing RECT. The statement emphasizes that it encourages lawful, independent action and does not establish or recommend uniform warranty standards, timelines, or reimbursement practices, nor does it authorize or imply coordination of competitive behavior. The resolution was advanced to the Board of Directors by RVDA's Industry Relations Committee.

The RVDA Board of Directors acknowledges the RV industry's shared strategic goal of improving RECT reporting and enhancing parts identification across dealership and manufacturing systems.

In other business, the board also approved a $4.31 million budget for fiscal year 2027 to advance the association's strategic advocacy and member benefit goals. ■

Leadership Is... Building Belief

The THINK. LEAD. LIVE. Group

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.

For a Friday at the dealership, the closing table was quiet in a way nobody liked. Jordan, three months into the F&I seat, had just walked another deal back to the sales desk without a single product on it. No service contract. No paint or fabric protection. No tire-and-wheel coverage. Clean paper and a thin gross.

The sales manager threw up his hands. The GM muttered something about, "Maybe finance isn't her thing." Jordan heard it. She always heard it.

Here's what nobody in that room said out loud: Jordan had been handed the hardest customers on the floor since day one. Cash buyers. Rate shoppers. The skeptics who crossed their arms before they sat down. The veteran F&I manager got the easy ups, the financed deals, and the families already saying yes. Jordan got the back tees. And then the room wondered why she kept coming up short.

The Tee Box Test

There's an idea in golf that changes how you score. If you want to break 90, you first have to learn how it feels to break 90. So, you move up a tee box. Blues become whites. Whites become reds. What happens?

The course gets shorter, the angles get friendlier, and suddenly you post a number you've never seen – or imagined. You're not cheating the game. You're teaching yourself that the number is possible. Once your mind believes it, your game rises to meet it.

Leadership works the same way. We expect major wins from our teams. We talk about standards and stretch goals. But too often, we put people on the back tees and then wonder why they keep falling short. In reality, they've never been put in a position to feel what winning feels like.

Wrong Person, Wrong Seat, or Wrong Expectation

When someone underperforms, most leaders reach for one of two explanations. Either it's a hiring miss (the wrong-person idea) or it's a placement miss (the wrong-seat idea). Both are real. Both happen. But there's also a third possibility we rarely put on the table: the wrong-expectation idea. The leader set an expectation the person was never in a position to meet.

That's not a hiring problem. That's not a seat problem. That's a tee box problem, and it's ours to fix.

Before you write someone off, ask the harder, more inward-looking question: Have they ever been set up to win here, or have they only ever been handed the hardest version of the job? Sometimes the failure on the page is really an unrealistic expectation wearing a Performance Improvement Plan.

An individual or team that has tasted winning performs differently. They swing freer.

Building Belief on Purpose

Your job as a leader isn't just to set the bar. It's to build the environment so your team knows they can clear it. Sometimes that means making it easier than you'd like in the moment.

- **Shorten the distance so they get there.**
- **Remove an obstacle you'd rather they fight through.**
- **Stack one reachable win where they can feel it.**

It can feel like you're lowering the standard. You're not. You're teaching them how to win. And confidence built today becomes capacity tomorrow.

An individual or team that has tasted winning performs differently. They swing freer. On their own, they expect more. Over time, you move them back to the blues, and eventually the tips (the very back), where they hold their score.

That's the whole point. You don't keep the tees up forever. You move them up just long enough for belief to take root, then you let the course grow back to full length while their game stays.

The Move This Month

Pick one person or one project and move them up a tee box on purpose. Look at who on your floor keeps coming up short, and before you decide it's a person problem or a seat problem, check the tees. Give them a win they can actually reach this week. A customer who's a good fit. A deal that's already warm. A target that stretches without breaking them. Once that belief is built, then get out of the way and watch what they do with it.

About the author:

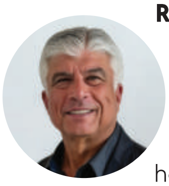
Dustin Kaehr, founder of the Think. Lead. Live. Group, equips people, teams, and organizations to think differently, lead courageously, and live passionately. As a leadership coach, Kaehr works across industries with executives and leadership teams to gain operational clarity, insights to build a healthy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

Axos Capital Solutions Uses Technology, Industry Experience to Serve Dealers

By RVDA Staff

In this special Q&A, Robert and Ross Perrelli of Axos Capital Solutions discuss new technology and how solid inventory management practices can set the stage for future success.

Can you share a little about your professional background and what led you to commercial lending and dealership finance?



Ross: I've spent five decades in this industry and I still get excited about it. Dealers and manufacturers are the hardest working people in America – I've believed that from the start, and I always will. What drives me now is the same thing that drove me when I started: being useful to the people building and selling these products. The difference today is the tools we use to do it. Technology has changed what's possible in floorplan finance, and we're finally at a point where we can build something that serves the whole supply chain, not just the lender. That's what this is about for me. And doing it alongside my son makes it mean something more.

Robert: My path into this industry runs straight through my father. I had the privilege of working alongside him building a floorplan business from the ground up, and watching what it took to do it right. That experience shaped how I think about dealer relationships, what lenders get wrong, and where the real opportunity to innovate exists. My background is in strategy and growth, but what excites me most is solving problems dealers have lived with for years because nobody with the right capabilities was paying close enough attention. Axos gave us the platform to finally do that – alongside a team I've worked closely with and genuinely admire.

What attracted Axos Capital Solutions to the RV industry specifically?

Ross: Honestly, this one was personal before it was strategic. Our team has been in and around RV dealerships for many years. We know how these businesses run, where the frustrations are, and what good lending support actually looks and feels like from the dealer's side of the desk. When the opportunity came to build something specifically for this market, it was an easy yes.

Robert: RV dealers are some of the most entrepreneurial, hardworking people in retail. These are family businesses, generational operations, people who take real pride in what they do and who they serve. That's the kind of community we want to be part of. And the tools we're bringing aren't being adapted for this industry after the fact. They're being built with RV dealers in mind from the ground up. That's a very different conversation than a lender who discovered RV on a spreadsheet.

What is the current outlook for the RV industry and dealership floorplan lending over the next 12-24 months?

Ross: The RV industry is entering a genuine recovery window, but it will be a grind, not a snapback. The dealers who plan accordingly will be the ones who thrive. The demographic tailwinds are real. The lifestyle isn't going anywhere. But rates will ease gradually, and not enough to meaningfully change the math for most dealers over the next 18 months.

Robert: That's exactly why the floorplan lending relationship matters more than ever right now. Inventory is aging past historical norms, and floorplan interest is eating into dealer margins precisely when dealers need room to make smart moves. Today's dealers need lending partners whose products reflect current market realities, not the conditions of five years ago. That misalignment is exactly why we entered this space now, not waiting for conditions to improve but building a model for the environment that actually exists. Faster credit decisioning, real-time visibility into inventory positions, and larger credit facilities for dealers ready to grow despite the headwinds. The next 12–24 months belong to dealers who are set up to move fast. We want to be the partner they call when it's time to go.

What separates financially strong RV dealerships from those that struggle to access capital or financing flexibility?

Ross: The strongest dealers we work with share a few things in common, and none of them are surprising once you've spent enough time in this business. First, they know their numbers cold, not just sales volume, but turn velocity by model, aging exposure by unit, margin by category. They run their inventory like a portfolio, not a parking lot. Second, they invest in relationships before they need them. Dealers who struggle to access capital are usually the ones who show up when they're already under pressure. And third, they embrace technology. Real-time visibility into inventory positions, turn rates, and carrying costs isn't a luxury anymore; it's a competitive advantage.

How are lenders currently evaluating dealership inventory levels and floorplan exposure? What advice would you give dealers trying to better manage cash flow, aging inventory, and profitability in today's environment?

Ross: Lenders today are watching inventory age more closely than ever. Turn velocity, days-on-lot, and model-year mix are driving credit conversations in ways they simply weren't three years ago. Dealers who understand that are already ahead.

Robert: My advice is straightforward: don't let your inventory manage you. Know what's aging before your lender tells you. Move old model-years early and decisively, because the cost of holding out for full price almost always exceeds the discount you were trying to avoid. And be straight with your lending partner about what's happening in your business. Transparency is what earns you flexibility when you need it most.

How is technology – including AI – changing the lending relationship between financial institutions and dealerships?

Robert: Technology is closing the information gap that has always existed between lenders and dealers – and that changes the entire relationship. Historically, a lender's view of a dealer's business was a snapshot: a financial statement, an aging report, a periodic audit. Decisions were made on stale data. Dealers felt scrutinized rather than supported. AI and real-time data are changing that. When both sides are looking at the same live information, the conversation shifts from oversight to strategy. For the past six months, our team has been building Axos Spark with exactly that in mind; to get to yes faster, replace back-and-forth administration with a clean and simple experience, and give dealers real visibility into their relationship with us at every stage. But honestly, what excites me most is what it does for our own people. When your team isn't buried in paperwork, they're out talking to dealers and solving real problems. That's where the value actually lives.

What conversations should RV dealers be having with their lenders today that they may not be having often enough?

Ross: The conversation most dealers aren't having enough is the one about what's coming, not what's already happened. Most dealer-lender interactions are reactive. A curtailment notice arrives, an aging unit needs attention. By the time those conversations happen, the dealer is already playing defense. The strongest relationships I've seen are the ones where the dealer brings their lender into the planning process early: new model-year strategy, seasonal inventory buildups, expansion plans. That transparency is what earns real flexibility.

Robert: Dealers should also be asking harder questions about what technology their lender can offer beyond the credit line. Most haven't done that and most lenders haven't done a great job of showing them what's possible. And if your lender isn't returning your calls when things are good, they won't be there when things get complicated. That's a conversation every dealer should be having with themselves.

What lessons has Axos Capital Solutions learned from navigating multiple industry cycles?

Ross: Axos Capital Solutions is new to the RV industry, but our team isn't. Between us, we've collectively navigated every meaningful cycle this industry has seen over the past five decades. What those cycles teach you is that the dealers who survive and grow through difficult markets are the ones with disciplined inventory management and lenders willing to work with them, not against them. We've watched lenders exit this industry at exactly the wrong moment, pulling lines when dealers needed support most. That's not the business we're building.

Robert: Transparency in hard times is everything. Dealers who were straight with their lending partners during downturns almost always found a path through. The ones who weren't rarely got a second chance. We built Axos Capital Solutions specifically around those lessons: long relationships, real transparency, and the commitment to be here when it's hard, not just when it's easy.

Tell us more about your engagement with RVDA and RVIA and your plans to participate in the 2026 RVDA Convention and Expo in November.

Robert: We'll be at the 2026 RVDA Convention and Expo, and yes, we'll have a booth like every other floorplan lender in the industry. But here's my challenge to every dealer attending: come find us, not just during the opening night happy hour. Come when you have twenty minutes and real questions. Ask us how Axos Spark works. Ask us what our credit process actually looks like. Ask us the hard questions you've always wanted to ask a lender but figured you wouldn't get a straight answer on.

Ross: Our team will be there for the entire convention – not to hand out branded merchandise and disappear, but to sit down with dealers and talk about their business. For us, November isn't a marketing event. It's the beginning of relationships we intend to keep for a long time. We'd love to meet you there.

For more information visit: www.axosbank.com ■

Selling Smart: How to Maximize Wealth When Exiting Your RV Dealership – *Part 1*

By Brad Stanek, CFP®

After decades of long hours and hard work, you may be thinking about exiting your business and starting the next chapter of your life. Just make sure you take the time to plan correctly, because the vast majority of your net worth and your family's financial future is likely tied up in the business. Before going to market, make sure you are 100 percent ready for a life without a dealership to run and all the perks and status that go along with it.

Due to lack of knowledge and patience, studies show that only two out of ten businesses that go to the market ultimately sell. And if they do, three fourths of owners (76 percent) regret the decision within a year according to Exit Planning Institute (EPI) data. And without having the right processes and deal team in place you risk leaving millions of dollars on the table. Don't let this happen to you.

Before we get into how to stack the odds in your favor, it's important to understand the landscape for RV dealership owners. It's changed a lot recently.

KEY TAKEAWAYS

- ✓ Dealership valuations have come back to earth, but opportunities remain for owners who take the time to plan correctly.
- ✓ Your longtime CPA, attorney and financial planner may not have the requisite transaction experience needed for a successful exit.
- ✓ When it comes to your adjusted EBITDA multiple, make sure you know what goes into "adjusted."
- ✓ Two special offers exclusively for RVDA members can give you the edge when it comes time to exit.

Current Environment and Risks for RV Dealers

It's no secret that sale prices have come back to earth since COVID. For starters, today's high interest rates make it harder for consumers to finance their units and for dealers to keep their floor plan expenses down. Meanwhile, labor costs – typically a dealership's biggest expense – remain high and oil prices skyrocketed, making many consumers hesitant to making big purchase decisions in the short term.

So, if you're considering an exit, how can you maximize your value in today's uncertain economic and geopolitical landscape? Start by preparing years in advance if possible. Patrick Calpin, RVDA, Director of Partnerships, mentioned on a recent webinar we did together, that too many dealers who go to market aren't preparing far enough in advance. I couldn't agree more. I can't tell you how many times a frantic dealer calls me for help because they want to exit within three to six months. If they somehow manage to exit in such a short timeframe the odds are slim that they'll be happy with the outcome.

Another common misstep is when owners don't have a formal, written exit plan in place before going to market. Exiting the dealership that you've worked so hard to build is one of the most important events – and transactions – of your life. Don't leave it to chance. Make sure you have the right advisory team in place to get you over the finish line. You may have a great CPA, attorney and financial advisor who've worked with you for years. Chances are they don't have dealership M&A experience. Without that background, important details often slip through the cracks and that can affect the ultimate value of your dealership. For starters, make sure you understand the value drivers of your business and how to optimize them.

Understanding Dealership Value Drivers

Jesse Stopnitzky, Co-Owner of Performance Brokerage Services, Inc., the highest volume dealership brokerage firm in North America, told me on the aforementioned webinar that before going to market, it's critical to understand which aspects of your dealerships are most important to buyers in a challenging environment like today.

Stopnitzky said the RV industry has gravitated toward a "multiple of earnings" model which is often misunderstood by sellers. He said buyers look at the dealership's EBITDA (Earnings Before Interest, Taxes, Depreciation and Amortization) and then adjust for the discretionary expenses such as personal travel and entertainment that are run through the business. He said buyers will also account for your significant one-time business expenses such as constructional remodeling costs, equipment purchases, legal settlements and rent at fair market value rates. So, you'll want to take the time to clean up your financials before going to market or you could lose valuable time and negotiating leverage.

When it comes to calculating fair market value rent, Stopnitzky said take the estimated value of the real estate, or the appraised value of the real estate, and then apply a cap rate to it. According to Stopnitzky, the cap rate – net operating income of a property as a percentage of its current market value – typically fluctuates between 6 percent and 8 percent for dealerships.

However, he said he's seen buyers apply higher cap rates lately due to today's elevated interest rates.

"Cap rates are determined by things like a property's location, marketability, risk, inflation and interest rates," Stopnitzky said, "and you may want to apply different cap rates or a different rent expense for each year if your business underwent a remodeling, an expansion or even a relocation," he added.

Real World Example

Stopnitzky said one of his clients moved into a larger, brand-new facility with a higher occupancy expense than the old facility. For 18 months, they were carrying construction loans and two mortgages while paying for the remodel. So, his team had to adjust the occupancy expense for each year that was being analyzed for valuation purposes. "We wanted to know what had transpired in the business over the last five to seven years," related Stopnitzky. "Not just the COVID impact but any significant capital expenses, remodeling, relocation, new brand additions and how much weight to apply to each of those years as profitability came back down to earth," he added.

Once Stopnitzky's team calculated the weighted average adjusted EBITDA, he said they could apply a multiple based on a "host of tangible and intangible variables" which he said can range from a straight asset sale on the low end to four-times earnings on the high end.

The buyer is the one who assigns the multiple of value, and that number is largely driven by how closely the business aligns with the buyer's parameters and business model.

"Sometimes dealers expect an extra multiplier based on their [prestigious] brands or interstate frontage," cautioned Stopnitzky. "My reply is that those variables are already factored into the earnings and performance of the business." He said it's important to remember that the buyer (not the sellers) is the one who assigns the multiple of value, and that number is largely driven by how closely the business aligns with the buyer's parameters and business model.

Depending on what the buyer is looking for, Stopnitzky said each variable can either enhance or reduce the opportunity from the purchaser's standpoint. He said acquirers are essentially "buying projections" about how well they think your business would perform under their ownership and recast their projected earnings accordingly. Armed with those projections, they can "back themselves into an offer" that satisfies their desired return on investment, Stopnitzky added.

For example, let's say a buyer projects $3 million dollars in earnings once they take over. If they're looking for a 25 percent return, they may come in with a $12 million offer. "The challenge is building a reliable forecast using historic data," noted Stopnitzky, since the pandemic years were such an anomaly for many dealers. "In our 30 years in the business, we've never seen fluctuations in profitability like we did during the pandemic," said Stopnitzky. "The crux of a valuation today is determining which areas of the business underwent systemic and sustainable growth

Continued on page 22

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and which areas were solely attributed to COVID." Bottom line: Stopnitzky advises sellers to be realistic about their valuations considering the continued risks, uncertainties and headwinds in the industry today which are causing buyers to be more conservative.

It's clear we're at an inflexion point. "Front end grosses are some of the worst we've seen over the past decade," noted Stopnitzky, but on the flip side, "advertising expenses and floor plan interest expense has started to level off for many dealers," he added.

Finally, you and your advisory team must determine which assets and value components should be included in the multiple assigned to your dealership. In the small business M&A environment, it's common for buyers to offer a multiple for the entirety of a seller's assets to arrive at their desired level of return. But Stopnitzky said that's not applicable for most dealerships since dealerships have hundreds of thousands of dollars' worth of assets, and the value of the assets and the quality of the assets differ greatly from dealership to dealership. "That's why we believe the multiple should apply to the goodwill portion only," he added. "Remember, there are many other asset and value components of a transaction, from fixed assets to company vehicles, to equity a seller may have in their new and used inventory, parts and accessories, cash in the bank, receivables, and even the work in process will be purchased to some extent," he added.

Stopnitzky added, "Also make sure to review all of your vendor contracts. Even annual contracts can have early termination penalties, and your exposure can be tens of thousands of dollars. Quantify your exposure, understand your termination clauses, move them to month-to-month if possible and certainly don't sign any new long-term contracts if you're seriously considering a sale." Stopnitzky said he once had a client who signed a new IT and marketing contract 60 days before closing and that cost them over $50,000.

"We always encourage our clients to look at a total deal review to determine whether a sale of their business will actually accomplish their financial objectives," he added.

As our expert panel agreed, the ultimate value of your dealership is found at the point where past earnings, projections about future earnings, risk, reward, and buyers' required ROI all come together. Exiting your dealership can be a complex and lengthy process. Don't try to do it without a skilled navigator by your side.

Conclusion

In Part 2 of this article, we'll run through our 10 best tips for maximizing value, how to assemble the right advisory team and how to build your exit planning road map. Again, RVDA members are eligible for two complimentary meetings to get the foundational blocks in place for a successful exit: 1. A preliminary meeting to review your goals and the structure of your business entity. 2. A written roadmap for your eventual exit and succession. Those conversations are held in confidence, and they will also include an opinion of value for your dealership. ■

Disclosure:

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Are Your Employees Safe?

By Bill Koster, PhD, CLU, CPCU, ARM

When you read that question, your likely response is "sure they are." My guess is your mind immediately goes to their physical safety, and it should. But there is an often-overlooked safety aspect, and that is their psychological safety. As leaders, we take the emotional safety of our workforce for granted. It's rarely inquired about or discussed, and we assume that everyone feels part of the team.

Psychological safety includes four elements:

1. **Feel free to take risks or try something new**
2. **Express ideas or come up with a new way of doing things**
3. **Ask questions or ask for help**
4. **Admit mistakes**

All four of these elements must be provided without fear of ridicule, demoralization, retaliation, or other negative consequences. Psychological safety is inclusion on steroids. It not only makes employees feel free to express themselves but also leads to better decisions, higher commitment, and increased engagement. When employees feel safe, they are not afraid to report wrongdoing. As leaders, we are quick to say "my employees feel safe," but how do you really know? Ironically, your employees may be too afraid to tell you.

To build a psychologically safe workplace, we need to:

- **Conduct an anonymous survey to identify where we can improve**
- **Move from the "blame game" to curiosity. Instead of asking "what went wrong," ask "what did you learn?"**
- **Actively use a devil's advocate when making decisions.**
- **Use tools such as brainstorming to include everyone.**
- **Challenge ideas, not people.**
- **Actively seek out advice and criticism.**
- **Let employees know that you sincerely value their opinions.**
- **Be vulnerable.** ■

CERTIFIABLY PROFESSIONAL

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

Jessica Young . . . . Service Writer/Advisor
Brenda Lee . . . . Service Writer/Advisor
Bobby Morgan . . . . Service Writer/Advisor
JoAnn Dalrymple . . . . . . Parts Specialist
Alissa Smith . . . . Parts Specialist
Olivia Mendez . . . . Parts Specialist
Diana Mendez . . . . Parts Specialist
Salena Wade . . . . Parts Specialist
Stephanie Szarka . . . . . . Warranty Administrator
Christina Maikisch . . . . . Warranty Administrator
Sara Sandelovic . . . . Warranty Administrator

NEWLY RE-CERTIFIED

Tony Yerman . . . . Parts Manager
Tony Yerman . . . . Warranty Administrator
Allison Wagner . . . . Warranty Administrator

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: ____________________

City: ____________ State: ________ Phone: ____________

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.

End of Discussion: Small Dealers Are Targets Too

By Tom Kline, Better Vantage Point | Tuck The Octopus

Can we stop having this conversation now? Every time a regulator takes action against dealerships, someone says, "That only happens to the big groups." No. It doesn't. The recent FTC warning letters about deceptive advertising went to "97 Auto Dealership Groups." With a little help from ChatGPT, here is some relevant information:

- **Of the 97 mentioned in the press release, there are approximately 88 operating entities. For example, Serra Automotive includes Serra Toyota, Serra Kia of Trussville, Serra Honda, Serra Chevrolet Buick GMC of Nashville. McGrath, Page, John Sisson, and Greenway also had multiple mentions.**
- **Dealerships 1-5 locations is about 57 entities or 65 percent of the total**
- **Dealerships 6-20 locations is about 17 entities or 19 percent of the total**
- **Dealerships 21+ locations are about 14 entities or 16 percent of the total**

> **Nearly two-thirds of the entities identified operated five or fewer locations**

The data does not support the argument that regulators focus exclusively on large groups. In fact, nearly two-thirds of the entities identified operated five or fewer locations. Further analysis of the FTC list shows:

- **Urban/suburban: about 56 entities, or 64 percent**
- **Mixed urban-rural footprint: about 22 entities, or 25 percent**
- **Rural/small-market: about 10 entities, or 11 percent**

It is a common misconception urban dealers are the only ones who should be concerned here. The statistics show otherwise. The larger groups account for well over 1300 locations in aggregate. If you use the number 17,000 as a rough estimate of franchise locations, then these letters from the FTC represent their notifying almost eight percent of the dealers in the US.

ChatGPT: "There is also a clear brand pattern in the raw FTC list. Even before normalization, the store names show repeated appearances by Kia, Hyundai, Nissan, Honda, Toyota, Volkswagen, and Chrysler-Dodge-Jeep-Ram rooftops. That does not prove brand-specific misconduct. But it does suggest that the FTC's screening likely surfaced common digital-advertising behaviors in volume-heavy mainstream franchise channels, where incentive language, add-ons, dealer financing conditions, and third-party listing feeds tend to create the greatest pricing-disclosure risk."

I agree.

The above-mentioned statistics are not absolute and you may be able to find holes in the data as LLM are prone to mistakes. However, taken in context, they should absolutely erase the common misconceptions that only the larger groups should pay attention here. If you still believe this was a one-off event, consider the FTC's own public statements about its enforcement priorities. On April 15, 2026 the FTC sent out a press release.

Here are two highlights:

- "The Federal Trade Commission testified before the Senate Committee on Commerce, Science and Transportation today to highlight the agency's accomplishments in the last year and a half and its ongoing work to protect consumers and promote competition on behalf of the American people. These accomplishments reflect the agency's continued work in support of the Trump-Vance administration's pro consumer, pro competition agenda, which prioritizes lower costs, fair markets and accountability across the economy."
- "As part of the agency's broad mandate to protect consumers, the FTC has worked to combat deceptive fees that drive up costs in areas ranging from automobiles, online food delivery, concert tickets and online subscriptions. The Commission is fighting for consumer privacy rights and working to stop illegal robocalls and telemarketing scams."

For years dealers treated digital advertising as a marketing issue. Regulators increasingly view it as a compliance issue. That distinction matters.

Practical takeaways should be to review:

- Website pricing disclosures (if any)
- Third-party listing feeds
- Payment advertising
- Conditional rebate language
- Add-on pricing and disclosures
- Lead generation vendor practices
- If/how insurance would cover a regulatory inquiry

Dealers of every size, in every market, and across multiple brands appeared on the list

The argument that "we are too small to be a target" should now be retired. The FTC did not send warning letters exclusively to mega-groups. The data shows the exact opposite. Dealers of every size, in every market, and across multiple brands appeared on the list. The dealerships that understand that lesson today will be in a much better position tomorrow. End of discussion. ■

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."

Don't Fall for the Trap: Guard Yourself Against 2026 RVDA Hotel Scams

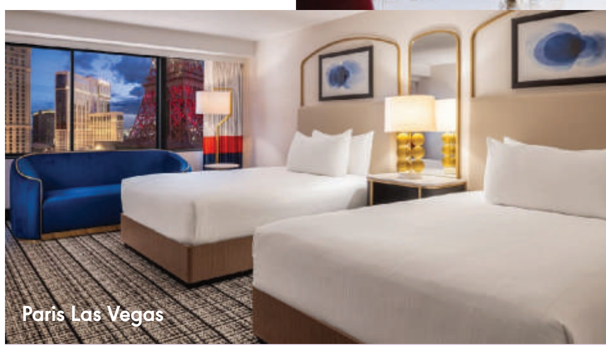
By Samantha Pinto, RVDA Dealer Services Manager

As you map out your travel schedule for the premier RV dealer event of the year, locking in your accommodations should be your next step. However, before you book, the RVDA is issuing a critical warning to all attendees: ***Exercise extreme caution against highly sophisticated hotel scams.***

Paris Las Vegas

Every year, unauthorized third-party "housing pirates" aggressively target our industry. These fraudulent operators frequently masquerade as official RVDA housing agents, using high-pressure tactics like warning that "rooms are selling out fast" or baiting you with counterfeit "cheaper rates."

The Reality: These are malicious scams. Booking through these rogue entities routinely results in completely fake reservations, untrace-able or non-refundable deposits, and massive hidden fees tacked onto your credit card.


Paris Las Vegas

Paris Las Vegas

Indulge in iconic charm, upscale rooms, and world-class dining. After a packed day on the Expo floor or celebrating industry excellence at the RVBusiness Top 50 Awards, you can unwind safely knowing your premium entertainment and nightlife are just downstairs.

The Golden Rule of Secure Booking

RVDA never uses third-party vendors to contact attendees. We will never call or email you out of the blue to demand credit card details for a room. To guarantee a legitimate reservation and secure your official discounted rate, you must ignore unsolicited offers and book strictly through the verified links hosted on our official convention website. Safe web pages include rvdaexpo.com or rvdaexpo.com/hotel-info and safe phone reservations are available with (702) 946-7000 and for toll free (877) 603-4389. When in doubt, book through our page only, or contact the RVDA staff at (703) 591-7130.

Lock in Official, Protected Room Blocks

RVDA has negotiated secure, official room blocks directly with two premier Las Vegas Strip properties. Booking inside these official blocks is the only way to guarantee the lowest contracted rates.

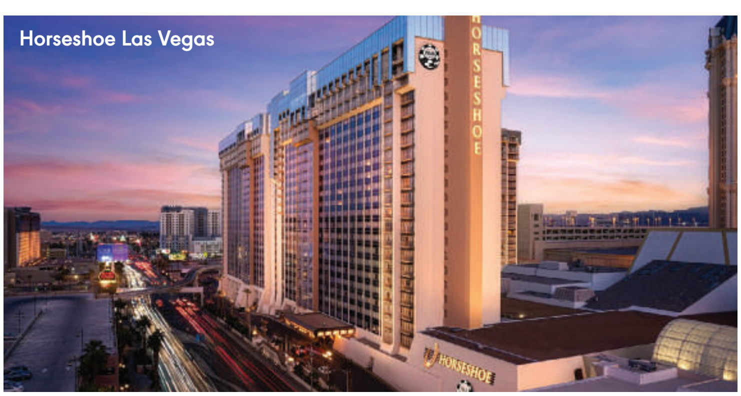
Horseshoe Las Vegas

Located right in the center of the action on the Strip, Horseshoe offers modern comfort and ultimate convenience. Walk from your bed to your convention sessions in mere minutes, then step outside to experience premier dining, live entertainment, and outdoor shopping.

Why Attend the 2026 RVDA Convention/Expo?

The 2026 RVDA Convention/Expo is the definitive annual training ground for RV dealer professionals. Don't risk missing out due to a fraudulent booking. This week is strictly engineered to sharpen your team's skills with track-specific education for every single dealership department, alongside a bustling exhibit hall show-casing the latest market innovations.

Protect your team, your finances, and your event experience. Book exclusively through the official RVDA website today! ■



Horseshoe Las Vegas


Horseshoe Las Vegas

12TH EDITION

SERVICE MANAGEMENT GUIDE Now Available

The 12th edition of the RV Learning Center's "Service Management Guide" (a flat rate manual) has been completely updated with more product and model times, plus management guidance that can help service departments improve their daily operations.

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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Note: prices are subject to change without notice.

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DEALER REGISTRATION FORM

RVDA **RV DEALERS CONVENTION/EXPO**
NOVEMBER 9-13, 2026 • PARIS LAS VEGAS

1 *Registration Information*

(Please copy this form if adding registrants.)

Company Name ______________________________

Phone ______________ Fax ______________

Address ______________________________

City ______________ State/Prov ________ Zip/PC ________

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RATES	EARLY *Up to 9/3/26*	REGULAR *After 9/4/26*
Dealer Member:	$799	$1,299
Non-member Dealer:	$1,299	$1,799
Associate Member:	$1,299	$1,499
Non-member/other:	$1,499	$1,799
Fixed Ops Day Attendee:	$389	$389
Leadership Course: *(Dealers Only – Limit 120)*	$124	$124

2 *Registration Fees*

First registrant locks in today's lowest rate for all future dealership personnel!

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Or CALL to pay by credit card: (703) 591-7130 • ***Or Register ONLINE at:*** www.rvda.org/convention

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CANCELLATION / REFUND POLICY: To qualify for a refund all cancellations must be in writing and received by October 31, 2026. A $50 administrative fee will be deducted from each refund request received by September 30, 2026. A $100 administrative fee will be deducted from each refund request received between October 1, 2026 and October 31, 2026. There will be no refunds after October 31, 2026.

RVDA RV DEALERS CONVENTION/EXPO

NOVEMBER 9-13, 2026 • PARIS LAS VEGAS

Driving Dealership Performance Forward

The **2026 RV Dealers Convention/Expo** is the premier education and networking event for RV dealership professionals. Join dealers, managers, and industry leaders from across North America, Nov. 9-13, 2026, Paris Las Vegas. Built by dealers for dealers, the Convention/Expo delivers practical education you can put to work immediately. Explore proven strategies to improve operations, increase profitability, strengthen your team, and elevate the customer experience.

Educational sessions will focus on topics including:

- 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

Beyond education, the Expo Hall gives attendees direct access to more than 150 leading industry suppliers showcasing products, services, technology, and solutions designed to help dealerships operate more efficiently and profitably. Connect with peers, discover new ideas and find solutions that can make an immediate impact on your business. Register today at RVDAExpo.com

RVDA The National RV Dealers Association *Powered by Dealers*

RVDA CANADA

The Mike Molino RV Learning Center *Developing Top Performers*

Register today!
Visit RVDAExpo.com

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Company: ______________________ Email: ______________________

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City: ______________ State: _____ Zip: __________ Please enroll _____ dealership(s) at $250 each. *Checks payable to RVDA.*

MAIL with payment to: RVDA, 3930 University Dr., Fairfax, VA 22030 or CALL (703) 591-7130 to pay by phone or VISIT www.rvda.org to pay online

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

THE FIXED-OPERATIONS PROFESSIONALS' SOURCE FOR CERTIFICATION

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
- Having a respected career path with a roadmap for professional development and career advancement
- Evidence of competence, dedication, and professionalism

For the DEALER, certification means:

- Improved Repair Event Cycle Time through more knowledgeable and efficient team members
- A standardized benchmark to distinguish top performers and help evaluate job candidates
- 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

A Clear Path to Success

Steps to RV Learning Center Certification

View more details about online courses.

The Mike Molino RV Learning Center

Developing Top Performers®

The Mike Molino RV Learning Center

3930 University Drive
Fairfax VA, 22030

rvlearningcenter.com
info@rvda.org

* recommended, but not required for Certification

** minimum level of experience required for Certification:
Parts Specialist: 1 year
Parts Manager: 2 years

RVDA Endorsed Products

Customer Tracking & Reporting
Customer Service Intelligence Inc. (CSI)
www.tellcsi.com sales@tellcsi.com
(800) 835-5274
All-new cloud-based system for customer follow-up lets dealers track and manage customer interaction with the dealership and provides daily reports. For the first 90 days, CSI will review the reports with dealers and guide them on how best to use the data.

Digital Payment Solutions
New Fiserv Processing Digital Payments
www.fiserv.com
Kathryn Kealing Metze
kathryn.kealingmetze@fiserv.com (407) 919-8595
Fiserv offers RVDA members digital payment solutions with potential cost reductions. Advanced equipment provides fast authorization, around-the-clock support, and improved funds availability depending on bank relationship.

Existing Fiserv Clients Digital Payments
www.fiserv.com
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Ashley.ouk@fiserv.com (804) 931-5932
True Fiserv business partner with proactive communication, best practices recommendations, ensuring ownership and accountability while driving partnership growth.

Dispute Resolution/Risk Management Consultant
Better Vantage Point
www.bettervantagepoint.com
Tom Kline
tomk@bettervantagepoint.com
Safeguard Your Dealership provides risk management and compliance assistance to dealers. The Better Vantage Point consultant services available include auditing trade practices, assistance in resolving consumer and business disputes, regulatory agency notice response, and employee human resources practices – including the development of employee handbooks and department operations guides.

Emergency Roadside and Technical Assistance
Coach-Net
www.coach-net.com sales@coach-net.com
(800) 863-6740
Provides emergency roadside and technical assistance solutions to RV dealers, RV and chassis manufacturers, RV clubs, and customer membership groups. Uses trained customer service agents and master certified technical service agents.

Employee Incentives
TicketsatWork
www.ticketsatwork.com (800) 331-6483
TicketsatWork is your nationwide discount marketplace for all travel, entertainment, and shopping needs, sign up online today with code "RVDA."

Employer Benefit Solutions
American Fidelity Assurance Company
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Tessa.daniels@americafidelity.com
Mike.mccormick@americanfidelity.com
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American Fidelity is proud to be chosen as a strategic partner of the RVDA. Our goal is to be an extension of your organization serving as partners in your pursuit for a better benefits experience.

Health Collective Purchasing Arrangement
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www.bbinsurance.com aweilage@bblouisville.com
(502) 550-2399
Provides employee health benefits while saving money. Dealers can maintain their current health benefits or customize their offering to employees.

Information Security Compliance
Accelerate2Compliance™ (A2C)
www.accelerate2compliance.com
sales@accelerate2compliance.com
(844) 637-5511
A2C offers a cost-effective and easy-to-use information security compliance solutions to help dealers and vendors achieve and maintain regulatory requirements. The A2C roadmap assists with identifying information security compliance risk, implementing policies and procedures, delivering ongoing training, testing, and assessing vendor vulnerabilities. Its support is delivered through the A2C Portal™, a cloud-based subscription software solution to provide dealers with a simple assessment process, tools & reports to guard against ever-increasing information security threats.

Inventory Tracking/Security Solution
KYCS Global Inc
www.kycs.ca
KYCS Locate, an inventory location and theft prevention solution, available in the U.S. through Brown & Brown Dealer Services (BBDS). Locate is designed for inventory location and is ideal for trailers and motorhomes. Locate will update the RV's location at least once a day on the KYCS web portal and mobile application. If the RV is stolen or goes missing, the KYCS monitoring team can remotely program the Locate device to actively track the RV.

Loan Origination and Warranted Loan Documents
AppOne
www.appone.net
A web-based indirect loan origination platform helps dealers and lenders manage the origination process of retail credit applications from lender submission to funding. Provides a library of loan documents that are regularly reviewed for compliance with federal and state laws in all 51 U.S. jurisdictions.

Market Intelligence Program
RV Industry Data Program from Statistical Surveys
customerservice@statisticalsurveys.com
Provides dealers with data and analytics, including data on where new units are being registered and which dealers sold which units by make, model, length, and axles.

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Pre-owned RV Appraisal Guidance
J.D. Power RV Valuations (Specialty Division)
The J.D. Power RV Valuations are an essential set of tools for dealers to determine the used trade-in and retail market value for all types of RVs. RV Connect delivers updated RV values, creates custom window stickers for both newer & older RVs, and more. These are all available at the RVDA "members only" rate.

For Digital mobile app:
www.jdpowervalues.com/marketvalues-specialty-vehicles-app.
For RV Connect products:
www.jdpowervalues.com/get-values/rv-connect. Call (703) 364-5521 to order now!

Propane and Propane Supplies
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We offer discounts to RVDA members on propane along with safe equipment for refilling most any propane cylinder, 24-hour service, on-site training of dealership personnel, signage, and a periodic review of filling stations by experienced safety experts.

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ncmassociates.com
info@ncmassociates.com
(800) 756-2620
RVDA/NCM Associates 20 Groups managed by NCM Associates help dealers improve their management skills, recognize market trends, and solve problems. The groups include non-competing dealers who share experiences to develop best practices.

RV Service Contract Programs
Protective Asset Protection's XtraRide Service Contract Program
www.protectiveassetprotection.com/F-I-Solutions/RV
marketingteam@protective.com
(800) 794-5491
Protective Asset Protection provides F&I products and solutions focused on enhancing dealer profitability and customer satisfaction. Protective Asset Protection's RV service contract program, XtraRide®, has been exclusively endorsed by RVDA since 1992.

Shipping Discounts
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sales@PartnerShip.com
(800) 599-2902
FedEx Discounts: Members receive 45 percent off FedEx Express and 25 percent off FedEx Ground. After enrolling, the discounts will be added to your account and then applied to your shipments.

Freight Savings: RVDA members save on shipments with TForce Freight, XPO, Saia, & others. These competitive rates are made available through PartnerShip®. You'll reduce your freight costs, rate shop between carriers, and get support from shipping experts.

Software & Consulting Services
KPA
www.kpa.io (866) 356-1735
KPA provides comprehensive consulting services, EHS, HR, and F&I compliance software, and award-winning training to help RV dealerships maintain a safe workplace, protect their reputation, and reduce costs. With this unique combination of services, software, & training RV dealerships minimize risk so they can focus on what's important – the selling & servicing of RVs.

The Mike Molino RV Learning Center Proudly Recognizes These

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The Mike Molino RV Learning Center® *Developing Top Performers*

ENDOWMENTS

Kindlund Family Scholarship

$370,000

Ron & Lisa Fenech Family Foundation RV Dealership Employee Emergency Relief Program

$250,000

Lifetime Pledge $500,000

TOP 3

Major Gifts Donors

Protective **$546,471**

RVAC **$152,000**

Tom Stinnett **$137,900**

TOP 10

Contributors from the Past Two Years

1. Ron & Lisa Fenech Family Foundation **$250,000**
2. Newt Kindlund **$101,000**
3. Wave Express **$50,000**
4. RVAC **$25,000**
5. Protective **$23,543**
6. PRVCA **$10,260**
7. Tom Stinnett **$10,000**
8. Bill Fenech **$10,000**
9. Wilkins RV **$10,000**
10. Tacoma RV Center **$10,000**

MAJOR GIFTS $25,000 +

	Contributed 6/15/24 - 6/15/26	Lifetime Contribution
Protective (JP)	$23,543	$546,471
RVAC	25,000	152,000
Tom Stinnett (BH)(CS)	10,000	137,900
Bill Fenech	10,000	102,500
Wave Express	50,000	100,000
	Lifetime Pledge:	*100,000*
Horsey Family Memorial Fund (BH)(JG)(RF)(SH)	2,000	93,360
Byerly RV Center (JBS)	1,000	80,500
Reines RV Center Inc.	8,500	67,525
Wilkins RV (JBS)	10,000	58,000
	Lifetime Pledge:	*58,000*
McClain's RV Superstore	4,000	57,000
Pennsylvania RV & Camping Association	10,260	49,440
Curtis Trailers Inc. (DP)	2,500	48,500
Higginbotham Dealer Services (JP)	500	31,700
Alpin Haus (DP)	1,000	27,000
Hilltop Camper and RV	3,846	26,968
United States Warranty Corporation	4,000	26,250
	Lifetime Pledge:	*26,250*

CHAMPIONS $2,500 - $24,499

	Contributed 6/15/24 - 6/15/26	Lifetime Contribution
Crestview RV Center (DP)	2,000	20,500
Hartville RV Center	500	20,250
Tacoma RV Center	10,000	19,500
Mike & Barb Molino (BH)(JBS)(JG)(RVP)(RS)(GM)	2,500	18,886
Bob Been of Blue Compass RV	2,000	17,000
Camperland of Oklahoma LLC	2,000	15,350
Colonial RV	6,000	14,750
Phil Ingrassia (JP)(CB)(JG)(DP)(RS)	1,500	14,100
American Guardian Group of Companies	2,400	14,100
Best Value RV Sales & Service	250	11,250
Cummins Inc.	10,000	10,000
	Lifetime Pledge:	*10,000*
Tom Manning & Associates	1,000	9,500
RCD RV Supercenter	1,000	9,349
Gib's RV Superstore	1,500	8,037
Kroubetz Lakeside Campers	50	6,900
Bill & Shannon Koster	2,000	6,000
	Lifetime Pledge:	*10,000*
Bowling Motors & RV Sales	3,250	5,300
Steinbring Motorcoach (DP)	1,000	5,250
Ray Wakley's RV Center	1,000	5,250
Carpenter's Campers Inc.	500	5,101
Tri-Am R.V Center of East Tennessee	1,000	5,000
United RV Center	500	4,950
The Walpole Agency	250	4,350
Beckley's RV	500	3,750
Dinosaur Electronics	200	3,400
Bent's RV Boutte	900	2,900

LEADERS $1,000 - $2,499

	Contributed 6/15/24 - 6/15/26	Lifetime Contribution
North Texas RV Repair	100	2,100
Priority One Financial Services Inc. (JP)	2,000	2,000
Keepers RV Center Ltd.	250	2,000
Ronnie Hepp (BH)(JBS)(DP)(RVP)	250	1,825
Icon Technologies Limited	500	1,750
RV Value Mart Inc.	200	1,200
Profit System Dealer Service (JP)	1,000	1,000
Humphrey RV & Trailer	1,000	1,000
Newt Kindlund (CB)	1,000	1,000
Deborah Brunoforte (CB)	1,000	1,000

Initials shown next to contributors indicate that a portion of their gift supports specific RV Learning Center Legacy memorials. Have an addition or correction to how your gift is recognized? Please send an email to info@rvda.org.

Scan to donate & to find a complete contributor list

Mike Molino RV Learning Center

LEGACY DONATIONS

Contributions have been made to honor the following individuals:

Chuck Boyd (CB)
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Sharon Horsey (SH)
Jaime Pais (JP)
Dan Pearson (DP)
Fran Roberts (FR)
Jim Shields (JS)
Carolyn Stinnett (CS)
Bob Strawn (BS)
Jim B. Summers (JBS)
Raymond Van Pelt (RVP)

To make a donation to the Mike Molino RV Learning Center, visit www.rvlearningcenter.com

RVDA RESOURCES

RVDA Help Desk & Solution Center:

This program, administered by RVDA staff, will offer help and resources to assist RV dealers for a wide variety of dealer concerns. In more complex business-related cases, the dealer inquiry will be forwarded to Better Vantage Point who will provide expert support (up to one hour), at no charge. Dealer members can contact the Help Desk & Solution Center via: www.rvda.org, email: info@rvda.org, text: (227) 254-8890, or phone: (703) 591-7130, ext. 113.

College Scholarship:

The Mike Molino RV Learning Center's Scholarship program encourages deserving college undergraduates to apply for the annual college award of $5,000. 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.

Learning Center Online Courses:

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.

SPOTLIGHT: Morgan Stanley "Second Opinion" Financial Planning Service

The RV Assistance Corp. (RVAC) partnership with The Stanek-Haack Group at Morgan Stanley provides access to a complimentary, Second Opinion Service which offers efficient financial planning strategies to minimize tax obligations, optimizing business and personal debt, exit planning, wealth preservation, and where appropriate, charitable giving. *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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for future RV Dealers Convention/Expo

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2027 - Caesars Forum Nov. 8-12