

MADA News

MADA Plans a Minor Event



MADA's annual Main Event was derailed in 2020 by the COVID-19 pandemic.

Instead, we will offer a trimmed down virtual version of our annual meeting January 13, 2021 at 10:00 a.m. It will be our Minor Event. While the virtual platform denies us the usual networking,

it still offers us the ability to gather as an industry and have some fun.

Virtual attendees will be sent a box of interesting gifts from sponsoring vendors. The program will include a brief introductory presentation by incoming NADA President Mike Stanton, the latest on our fight over California Car regulations by Scott Lambert, and our popular interactive survey covering issues of the day.

Don't miss the fun or the chance to come away a little smarter. Sign up today: https://www.mada.org/news/minor_event.

inside

2021 Wage Base and Tax Rates

MNDRIVE Launch Successful

New Legislative Session

upcoming events

- jan 12 MNDRIVE Tour Begins Duluth
- jan 12 Certified Title & Registration Duluth
- jan 13 e-Services for Business Bemidji
- jan 14 e-Services for Business Alexandria
- jan 14 e-Services for Business St. Cloud
- jan 20 Certified Title & Registration MADA Headquarters
- jan 26 e-Services for Business Marshall
- jan 26 e-Services for Business Mankato
- jan 27 Certified Title & Registration Rochester

visit www.mada.org for details, registration and a complete list of Upcoming Events and Training

Legal News

Social Security Wage Base and Tax Rates for 2021

Time to take notice of the annual payroll adjustments that come with the new year.

The Social Security Administration announced the wage base for social security payroll taxes for calendar year 2021. The following table shows the rates and bases applicable for 2021 and 2020 respectively:

WAGE BASE	2021	2020	EMPLOYEE TAX	EMPLOYER TAX
Old Age, Survivors, Disability Tax	\$142,800	\$137,700	6.20%	6.20%
Medicare Part A	All Wages No Limits	All Wages No Limits	1.45%	1.45%

Medicare Tax for High Earners Continues in 2021

The 0.9% Medicare Tax which first went into effect in 2013 continues in 2021. Employers are required to withhold the tax on earnings over \$200,000 during each calendar year. Even though an employer's obligation to withhold begins at \$200,000, employees may owe more or less tax depending on their filing status. There is no employer match to this tax.

Minimum Wage Goes Up Effective January 1 to \$10.08

Minnesota dealers are subject to both State and Federal minimum wage laws and are required to pay the minimum wage most favorable to their employees. Since August 2014, the Minnesota rate has been higher and is now adjusted for inflation. The inflation adjusted rate effective January 1, 2021 is \$10.08 per hour. For youths who are 17 years old and younger, the adjusted minimum wage goes to \$8.21 per hour. The law provides a lower minimum wage for new employees under the age of 20 during the first 90 days of their employment. This temporary youth minimum wage rate also adjusts to \$8.21 per hour on January 1.



Minnesota Automobile Dealers Association

The Minnesota Automobile Dealers Association is a non-profit trade association dedicated to the progress of the retail auto industry in Minnesota.

Chair

Steve Whitaker, Whitaker Buick GMC, Forest Lake

Vice Chair

Gary Thibert, Thibert Chevrolet & Buick, Red Lake Falls

Treasurer

Tom Leonard, Fury Auto Group, South St. Paul

Secretary

Chad Murphy, Murphy Chevrolet, Foley

President

Scott Lambert, MADA

200 Lothenbach Avenue • West St. Paul, MN 55118
Metro: 651-291-2400 • Toll Free: 800-652-9029
FAX: 651-291-2894 • Web site: <http://www.mada.org>

FFCRA

The Families First Coronavirus Response Act (FFCRA), which requires emergency paid sick leave and emergency paid family and medical leave under certain circumstances is set to expire on December 31, 2020. As of the date of this publication, this Act has not been extended to leave taken in 2021. Be on the lookout for updates on this issue as Congress continues to debate additional relief in response to the COVID-19 pandemic.

Legal News

Vehicle Old-Age Exemptions

Minnesota Used Car Warranty Law A variety of exclusions are provided in Minnesota's Used Vehicle Warranty Law, including one for "vehicles that are eight years of age or older as calculated from the first day in January of the designated model year of the vehicle." On January 1, 2021, model year 2013 vehicles turn eight years old and are exempt from the law.

Minnesota Used Car Damage Disclosure and Branding Laws These laws only apply to vehicles that have a "manufacturer's designated model year equal to or greater than the fifth calendar year immediately preceding the current calendar year." On January 1, 2021, model year 2016 and newer vehicles will be covered. Model year 2015 and older will be exempt.

Odometer Disclosure Requirements The NEW Federal Odometer Regulations contain an exemption from the disclosure requirements for

vehicles that are TWENTY years old or older. The Minnesota Department of Public Safety administers the exemption on a calendar year basis. Beginning January 1, 2021, model year 2011 and newer will be subject to odometer disclosure for 20 years rather than the current 10 years. Under the old rule, a 2011 vehicle would have become exempt from disclosure in 2021. Under the new rule, the odometer reading must be disclosed at the sale of a 2011 vehicle until 2031. 2012 vehicles will become exempt in 2032 and so on.

The new rule from the National Highway Traffic Safety Administration (NHTSA) is intended to help combat odometer fraud as the nation's vehicle fleet ages. The average age of a vehicle in the U.S. is now almost 12 years, up from 7.6 years when the odometer rules were last changed in 1988.

MADA News

MADA Maintains Officers

In a departure from tradition, the MADA Board of Directors voted unanimously to maintain its current lineup of officers for one more year. The move to keep officers the same for two years in a row was at the suggestion of MADA President Scott Lambert who argued that the COVID pandemic had wrecked the normal schedule of events and some continuity from year to year would benefit the Association.

2021 Executive Committee



CHAIR
Steve Whitaker
Whitaker Buick GMC
Forest Lake



VICE CHAIR
Gary Thibert
Thibert Chevrolet &
Buick
Red Lake Falls



TREASURER
Tom Leonard
Fury Automotive
Group
South St. Paul



SECRETARY
Chad Murphy
Murphy Chevrolet
Foley



IMM. PAST CHAIR
Peter Kolar
Kolar Toyota
Duluth

Legislative News

2021 Legislative Session Begins January 5

The 2020 Legislature never seemed to end, holding a record seven special sessions in response to the COVID pandemic. Its last gathering concluded on December 14, when lawmakers passed a \$242 million economic relief package in response to Governor Walz's second shutdown of businesses intended to slow the spread of the coronavirus.

Come January 5, a new crop of legislators will descend on St. Paul (virtually) to begin the 92nd Session of the Minnesota Legislature. COVID will still be a top item, as will passing a state budget for the next two-year cycle. While facing a deficit of \$1.3 billion will be a daunting task as COVID-induced economic uncertainty continues, it's marked improvement from May, when a \$4.7 billion budget deficit was predicted.

Committee Chairs Appointed

Leadership in the House and Senate have also recently assigned committee chairs for the upcoming session. In the Senate, most senators retained their gavels, with a few changes due to the defection of long-time Democrats Tom Bakk (I-Cook) and David Tomassoni (I-Chisholm) from the DFL Caucus to a newly formed "Independent Caucus." Their change in allegiance came with plum gavels: Senator Bakk will chair the Capitol

Investment Committee, bumping Senator Dave Senjem (R-Rochester) from the post, and Senator Tomassoni will helm the Higher Education Policy and Finance Committee. Senjem has been reassigned to chair the Senate Energy Finance and Policy Committee. Meanwhile, Senator Scott Newman (R-Hutchinson) will continue as Chair of the Senate Transportation Policy and Finance Committee, and Senator Gary Dahms (R-Redwood Falls) will stay at Senate Commerce.

In the House, the prospect of a virtual session had led many to believe the committee structure would be whittled down to streamline the logistics of getting bills through the process. Instead, Speaker Melissa Hortman (DFL-Brooklyn Park) continued with 30 committees. The surprise came when seniority was no longer used as the determining factor in making those assignments. Many second-term legislators will be chairing committees, including Representative Zach Stephenson (DFL-Coon Rapids) who will lead the House Commerce Committee. Another second-term legislator, Jamie Long (DFL-Minneapolis), will oversee the House Climate and Energy Policy and Finance Committee. Long-time legislator Frank Hornstein (DFL-Minneapolis) will continue as chair of the House Transportation Policy and Finance Committee.

FAQ

Q: Can I tape the new 21-day permits in the back window of a customer's vehicle like we did with the old 21-day permit?

A: No. The new 21-day permits must be "affixed to the rear of the vehicle where a license plate would normally be affixed, and plainly visible." The full law can be found here: www.revisor.mn.gov/statutes/cite/168.092

Dealers are permitted to utilize the old yellow 21-day permits until the end of 2020. Beginning January 1, 2021, dealers must use the new 21-day permit.

If you'd like to order the state-approved tear- and weather-resistant paper to be used in printing your 21-day permits, please talk to your MADA Services sales representative or contact MADA at 651-291-2400 or services@mada.org.

Title and Registration News



MNDRIVE Launch Successful *EVTR Now Being Tested*

The combined world of dealerships, Deputy Registrars, and the Walz Administration held its collective breath in mid-November as the state turned off the doomed MNLARS program and switched on its replacement program, MNDRIVE. After one month, the results have been very pleasing to all parties: the state of Minnesota now has a reliable and efficient title and registration system. MADA has offered its congratulations to all involved.

The new system was designed to push more work upfront to the point of sale. So, there is more for dealerships to do for each transaction. Fortunately, MADA prevailed upon the Walz Administration to work in tandem on an Electronic Vehicle Title and Registration (EVTR) program that can ease most of this new data entry burden.

Eight EVTR vendors have been approved to offer their services and will be hustling around Minnesota in the next few months trying to sell their system. Currently four vendors are piloting their programs with a few dealers, and the results are being monitored by MADA and the state. Those four vendors are Vitu, DDI Technologies, eDS and Dealer DMV. If successful, their products will be available to the rest of the MADA membership on January 11. The other companies slated for the next wave of pilots include Dealertack, OPUS, Synadapt and BIS.

Dealers are encouraged to take a close look at each EVTR system and check out features including their DMS integrations, cost, workflow, experience, and customer service.

MADA will also be highlighting these companies in our next *Dealer Outlook* magazine.

Legislative News

MADA to Propose Alternative to California Cars Mandate

MADA's Board of Directors has also given the greenlight to the Association's legislative agenda, which will focus on passing legislation to increase electric vehicles (EV) in Minnesota without resorting to implementation of California Car emission standards, as proposed by Governor Walz.

The California EV mandate, which focuses on the supply-side of the EV equation, does nothing to overcome the barriers to consumer demand, such as the up-front costs of EVs and the lack of charging infrastructure. Therefore, MADA will look to enact a suite of proposals to incent consumers to get EVs on the road, including:

- a \$5,000 consumer rebate to make EVs more affordable;
- a grant program for dealerships to offset the costs of becoming factory compliant to sell EVs;
- a requirement that dealerships selling EVs have EV-certified salespeople; and
- delineation of chargers located at dealerships as part of the state's charging network, qualifying them to apply for grants to upgrade from level-two to DC fast chargers.

The Energy Committee chairs will play a key role in moving this legislation, as will Rep. Zach Stephenson, who authored a similar proposal last year.

Driving Wellness

Get Health Smart: Key Terms to Know



January 1 is just around the corner! Below are key terms pertaining to health insurance cost sharing and why January 1 is an important date to remember.

Annual Deductible: The amount you pay each year before your insurance starts to pay. The annual deductible for the plans in the MADA Medica Association Health Plan (AHP) resets to zero on January 1.

Annual Out-of-pocket Maximum: The most you will pay in a year for health care services covered by your insurance. The annual out-of-pocket maximum for plans in the MADA Medica AHP resets to zero on January 1.

Copayment: A set amount you pay up front for some services or prescriptions. Not all plans in the MADA Medica AHP have a copay.

Coinsurance: Your share of the costs of a covered health care service, calculated as a percentage. Coinsurance applies after you've met your deductible.

For more details, see [Tips for Understanding Your Plan](#).

Insurance News

MADA Insurance: Last Call!

Open Enrollment ends December 31. If you work at a participating dealership, your MADA Medica AHP enrollment form must reach MADA insurance on or before December 31 if you want to: join the MADA Medica Association Health Plan (AHP) plan; switch to a different MADA Medica AHP plan (for dealerships offering more than one plan); or add a spouse and/or children to your plan. December 31 is the Open Enrollment deadline for MADA Delta Dental enrollment forms also. For questions, contact Sue Fluegel sue@mada.org or Katie Mincke katie@mada.org.



Insurance News

Congratulations Katie!

Katie Mincke is MADA Insurance's newest Resident Producer. Katie has completed the required coursework and passed all exams, which proved to be quite challenging given social distancing requirements these days, and is licensed to sell MADA Insurance's health, dental and life insurance.

MADA News

Don't Miss Your Make Meeting at the 2021 NADA Show

Even though the 2021 NADA Show is virtual, dealers will still have the opportunity to attend sessions with their automakers to get the latest updates and hear about changes happening with their franchises.

Make sure to register for the 2021 NADA Show so you don't miss the chance to talk directly to automakers about your dealership's concerns

during the Q&A session and get to know other successful dealers under your brand. These sessions will only be available during the live show February 9-11 and will not be available for future viewing.

To view the schedule of make meetings, go to: <https://show.nada.org/2021/virtual/franchisemeetings/>



Minnesota Auto Outlook

Released by:
Minnesota Automobile
Dealers Association

Covering the Minnesota automotive market

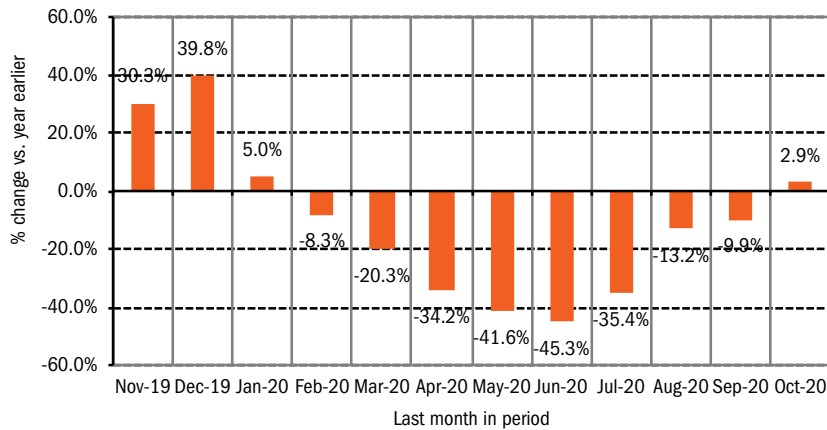
Data thru October 2020

Minnesota New Retail Car and Light Truck Registrations

	Most Recent Two Months			YTD thru Oct.			YTD Market Share		
	9/19 and 10/19	9/20 and 10/20	% change	YTD '19	YTD '20	% change	YTD '19	YTD '20	change
Industry Total	40,888	36,634	-10.4%	199,933	158,483	-20.7%			
Cars	6,595	5,044	-23.5%	34,341	21,573	-37.2%	17.2	13.6	-3.6
Light Trucks	34,293	31,590	-7.9%	165,592	136,910	-17.3%	82.8	86.4	3.6

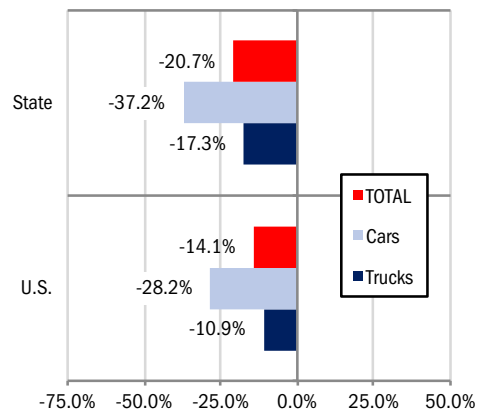
Data Source: AutoCount data from Experian. Some figures estimated by Auto Outlook.

Percent Change in Three Month Moving Average of New Retail Registrations versus Same Period Year Earlier



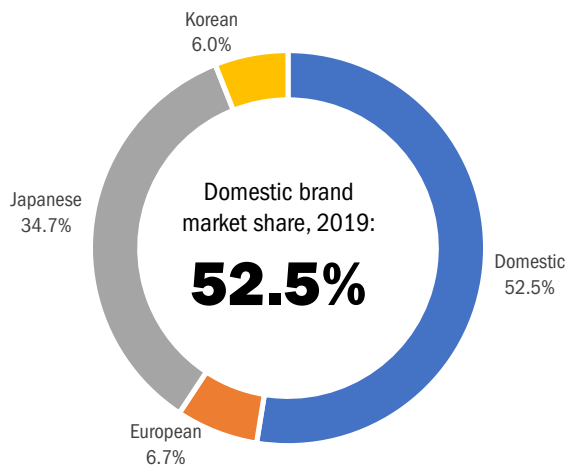
The graph above provides a clear picture of the trending direction of the state market. It shows the year-over-year percent change in the three month moving average of new retail light vehicle registrations. The three month moving average is less erratic than monthly registrations, which can fluctuate due to such factors as the timing of manufacturer incentive programs, weather and title processing delays by governmental agencies. Data Source: AutoCount data from Experian.

Percent Change in State and U.S. New Retail Light Vehicle Markets YTD 2020 thru October vs. YTD 2019

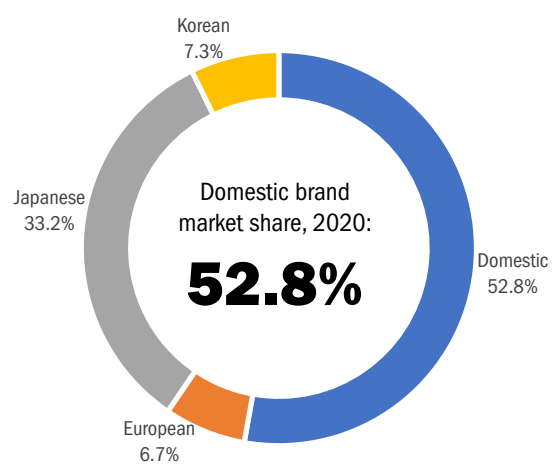


The graph above compares the change in new retail car and light truck registrations in both the state and U.S. markets. Data Source: AutoCount data from Experian.

Japanese, Domestic, European, and Korean Brand Market Shares in State - YTD '19 thru Sept.



Japanese, Domestic, European, and Korean Brand Market Shares in State - YTD '20 thru Sept.



Data Source: AutoCount data from Experian.

Data Information

Data presented in Auto Outlook measures new retail vehicle registrations in Minnesota. Monthly recording of registrations occurs when vehicle title information is processed, which October differ from date of sale. Title recording can occasionally be subject to processing delays by governmental agencies. For this reason, the year-to-date figures will typically be more reflective of market results.

Minnesota New Retail Light Vehicle Registrations					
	Registrations			Market share	
	YTD 2019 thru Oct.	YTD 2020 thru Oct.	% change	YTD 2019 thru Oct.	YTD 2020 thru Oct.
Acura	1,204	923	-23%	0.6%	0.6%
Alfa Romeo	128	83	-35%	0.1%	0.1%
Audi	2,390	1,576	-34%	1.2%	1.0%
BMW	2,673	1,927	-28%	1.3%	1.2%
Buick	3,677	2,710	-26%	1.8%	1.7%
Cadillac	1,140	877	-23%	0.6%	0.6%
Chevrolet	32,505	25,036	-23%	16.3%	15.8%
Chrysler	1,514	1,035	-32%	0.8%	0.7%
Dodge	2,876	1,965	-32%	1.4%	1.2%
FIAT	85	43	-49%	0.0%	0.0%
Ford	27,102	21,457	-21%	13.6%	13.5%
Genesis	94	70	-26%	0.0%	0.0%
GMC	7,777	6,585	-15%	3.9%	4.2%
Honda	18,358	13,014	-29%	9.2%	8.2%
Hyundai	6,058	5,696	-6%	3.0%	3.6%
Infiniti	616	256	-58%	0.3%	0.2%
Jaguar	143	102	-29%	0.1%	0.1%
Jeep	14,964	11,813	-21%	7.5%	7.5%
Kia	5,856	5,759	-2%	2.9%	3.6%
Land Rover	391	419	7%	0.2%	0.3%
Lexus	2,050	1,632	-20%	1.0%	1.0%
Lincoln	1,029	1,074	4%	0.5%	0.7%
Maserati	40	21	-48%	0.0%	0.0%
Mazda	5,011	4,266	-15%	2.5%	2.7%
Mercedes	1,662	1,344	-19%	0.8%	0.8%
MINI	255	216	-15%	0.1%	0.1%
Mitsubishi	1,632	990	-39%	0.8%	0.6%
Nissan	7,519	5,377	-28%	3.8%	3.4%
Other	40	51	28%	0.0%	0.0%
Porsche	308	228	-26%	0.2%	0.1%
Ram	10,496	9,585	-9%	5.2%	6.0%
Subaru	12,485	10,186	-18%	6.2%	6.4%
Tesla	1,982	1,561	-21%	1.0%	1.0%
Toyota	20,538	15,999	-22%	10.3%	10.1%
Volkswagen	4,326	3,612	-17%	2.2%	2.3%
Volvo	1,009	995	-1%	0.5%	0.6%

Top ten ranked brands in each percent change category are shaded gray.

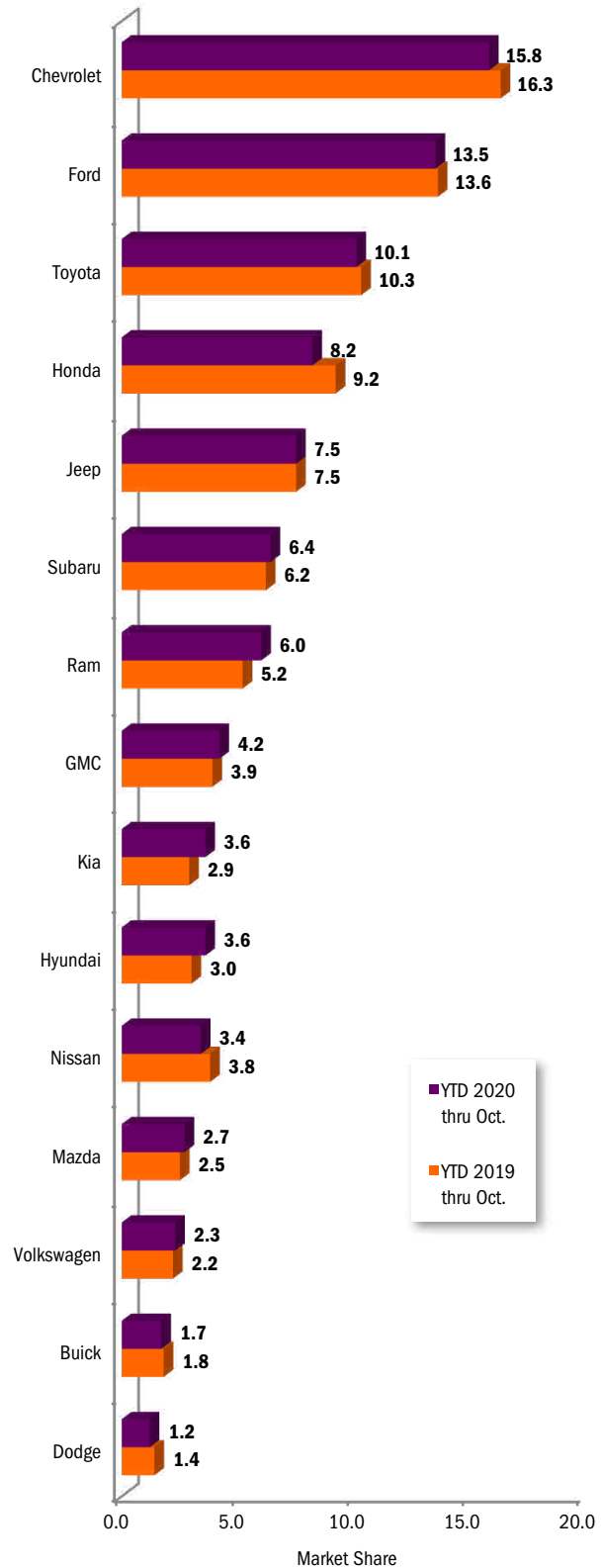
Data Source: AutoCount data from Experian.

Some figures estimated by Auto Outlook

This report is sponsored by the Minnesota Automobile Dealers Association and produced by Auto Outlook (610-640-1233). Any material quoted must be attributed to Minnesota Auto Outlook, published by Auto Outlook, Inc. on behalf of MADA. Data source must also be shown as "Data Source: AutoCount Data from Experian." Please contact the Association with any questions or comments regarding the publication.

Copyright November 2020.

State Market Share for Top 15 Selling Brands
YTD 2020 thru October vs. YTD 2019



Data Source: AutoCount data from Experian.

Member News

Bob Nuss and **Nuss Truck & Equipment** were the recipients of the U.S. Department of Labor's 2020 Hire Vets Gold Medallion. The award is given in recognition to job creators who demonstrate a strong commitment to hiring and retaining veterans.

Kari Rihm, CEO and President of **Rihm Family Cos.**, has been named by *Minneapolis/St. Paul Business Journal* as one of 2020's Most Admired CEOs. This year's recognition is given to extraordinary leaders leading the way in extraordinary times.

Services News

ACV is Newest Endorsed Vendor

MADA Services is pleased to announce our newest endorsed vendor, ACV Auctions! ACV Auctions is a full-service, wholesale automotive auction that can help dealers save time and money when buying and selling wholesale vehicles. From industry leading condition reports to game-changing technologies, ACV Auctions has the tools you need to buy and sell the right wholesale vehicles for your dealership. Contact Stu Zalud and/or Pam Patton for more information on ACV Auctions!

Stu Zalud
Director of Strategic Partnerships
Cell: 843-247-3565
Email: szalud@acvauctions.com

Pam Patton
Central US VP of Sales
Cell: 412-303-8999
Email: ppatton@acvauctions.com



Endorsed Service & Vendors

Auction Platform

ACV Auctions

Dealer Bond Program

Ensure Agency

Disability Income Insurance & Section 125

Cafeteria Plans

American Fidelity Assurance

Employee Placement

Hireology

F&I Products

Protective

Fleet Fueling Program

Speedway

Group Health Insurance

Delta Dental

Medica

Voya Life

Hole-In-One Insurance

Hole-In-One-USA

Office Supplies

Innovative Office Solutions

Online Marketing Services

Conversica

LotLinx

PureInfluencer

OSHA, EPA & DOT Compliance/Training

ComplyNet Corporation

Pre-Paid Legal, Jim Gavin

Identity Theft Shield &

Pre-Paid Legal Services

Out-of-State Titling and Registration

Vitu Interstate

Warranty Reimbursement

Bellavia Blatt

Workers Compensation

Ensure Agency



MADA Services sells a wide variety of products directly to the dealers including business forms, clothing and promotional items. For a full review of options, contact your sales representative at 651-291-2400 or go to www.mada.org

MOTOR VEHICLE & TITLE REGISTRATION

Title Basics

Designed as an introduction to the title & registration process, this interactive course will broaden understanding state forms, their proper allocation, and fee location.

TUE, January 19 | 1:00 - 3:30 p.m. | MADA Headquarters

WED, February 10, 2021 | 9:00 - 11:30 a.m. | MADA Headquarters

WED, March 10, 2021 | 9:00 - 11:30 a.m. | MADA Headquarters

CERTIFIED TITLE AND REGISTRATION PROGRAM

This program is designed to provide the vital skills and knowledge for optimal performance in title and registration. In addition, attendees participating in this program and passing the administered tests are awarded certification. Certification is mandatory to participate in the EVTR program.

TUE, January 12, 2021 | 10:00 a.m. - 4:30 p.m. | Duluth

WED, January 20, 2021 | 9:00 a.m. - 3:30 p.m. | MADA Headquarters

WED, January 27, 2021 | 10:00 a.m. - 4:30 p.m. | Rochester

All social distancing and CDC guidelines will be observed for this training.

TITLING FOR F&I

F&I Managers play an integral part of Title & Registration process. With the November roll out of the MNDRIVE e-Services for Business portal, their role has become even more vital to the success of that process and ultimately top-tier customer service.

This special training session will focus on the components and procedures that F&I Managers need to know to successfully begin the title & registration process. In addition, they will receive hands on training for the MNDRIVE eServices for business portal.

WED, January 19, 2021 | 9:00 - 11:00 a.m. | MADA Headquarters

MNDRIVE E-SERVICES FOR BUSINESS

This live training is designed to familiarize attendees with MNDRIVE's e-Services for Business platform that will be used to process title and registration transactions. Also, attendees have the opportunity to meet EVTR vendors prior to and after the training.

TUE, January 12, 2021 | 8:30 - 9:30 a.m. | Duluth

WED, January 13, 2021 | 3:00 - 4:00 p.m. | Bemidji

THU, January 14, 2021 | 8:30 - 9:30 a.m. | Alexandria

THU, January 14, 2021 | 3:00 - 4:00 p.m. | St. Cloud

THU, January 21, 2021 | 8:30 - 9:30 a.m. | MADA Headquarters

THU, January 21, 2021 | 3:00 - 4:00 p.m. | MADA Headquarters

TUE, January 26, 2021 | 8:30 - 9:30 a.m. | Marshall

TUE, January 26, 2021 | 3:00 - 4:00 p.m. | Mankato

WED, January 27, 2021 | 8:30 a.m. - 9:30 a.m. | Rochester

All social distancing and CDC guidelines will be observed for this training.

TRAINING FOR THE TIMES

Trending the Wrong Way (Part 2): How to Prevent Social Media Posts from Tainting your Dealership's Reputation

Prepare, prevent, and manage your dealership's reputation during these challenging times. Katie Jackson-Richter, VP & COO at Cuneo Advertising, will discuss and share the tools and tactics to uphold your dealership's reputation during crisis and what to do in the event your dealership reputation is under attack.

Available ON-DEMAND

Pivoting your Digital Marketing during Covid-19

The crisis brought on by COVID-19 has affected automotive retail in a unique way. Dwindling new vehicle supply, bouncing used vehicle wholesale prices, and fearful shoppers all require that dealers pivot their digital marketing strategies accordingly. This webinar will outline the questions dealers need to ask, and the recommendations they should follow, to maximize their return on investment from paid search, paid Facebook, third party classifieds, email marketing and more. Attendees will learn specific reports to request, that will help them determine where to cut, and where to double down with their digital marketing.

Available ON-DEMAND

Managing Cybersecurity Risk for Auto Dealers

Auto dealerships are prime targets for cybercriminals because of the vast quantity of customer data they collect and the volume of financial transactions that they execute. In this session, Jeff Olejnik, Wipfli's CyberTech Practice Leader, shares information on the current cyber threat landscape to dealerships and provides a list of the top tips you can implement to reduce your risk of becoming a victim of a cyberattack.

Available ON-DEMAND

The Nuts and Bolts of PPP Loan Forgiveness – UPDATED Loan Forgiveness Application

On June 5, Congress dramatically changed the PPP program and the rules to be used for forgiveness. Join Attorney Ron Gardner to learn more about the **Updated Loan Forgiveness Application in Response to the PPP Flexibility Act**.

Available ON-DEMAND



MNDRIVE TOUR

WITH THE LAUNCH OF MNDRIVE'S E-SERVICES FOR BUSINESS PORTAL ON NOVEMBER 16, MADA WANTS TO MAKE SURE THAT YOUR DEALERSHIP IS EQUIPPED WITH THE TRAINING AND CONFIDENCE YOU NEED TO NAVIGATE THE CHANGES COMING YOUR WAY.

THE MNDRIVE TOUR FEATURES 2 CLASSES:

E-SERVICES FOR BUSINESS TRAINING

Learn to comfortably navigate MNDRIVE's e-Services for Business portal to process motor vehicle paperwork by putting attendees in the driver's seat. It will cover various scenarios seen in dealership title and registration transactions and demonstrate how to properly process those scenarios in the portal.

CERTIFIED TITLE & REGISTRATION PROGRAM

The Certified Title & Registration Program consists of three separate classes: Sales Tax, New to State, and Minnesota Titles and Transfers.

These classes have been curated to provide the vital skills and knowledge necessary for optimal performance in the titling and registration department.

**PRESENTED BY:
ALY QUINN
MADA TITLE MANAGER**



**REGISTER
AT
MADA.ORG**

COMING TO A LOCATION NEAR YOU!

DULUTH BEMIDJI ALEXANDRIA ST. CLOUD

WEST ST. PAUL MARSHALL MANKATO ROCHESTER



MNDRIVE TOUR

**MNDRIVE E-SERVICES FOR BUSINESS | TUESDAY, JANUARY 12, 2021
DULUTH**

**CERTIFIED TITLE & REGISTRATION | TUESDAY, JANUARY 12, 2021
DULUTH**

**MNDRIVE E-SERVICES FOR BUSINESS | WEDNESDAY, JANUARY 13, 2021
BEMIDJI**

**MNDRIVE E-SERVICES FOR BUSINESS | THURSDAY, JANUARY 14, 2021
ALEXANDRIA**

**MNDRIVE E-SERVICES FOR BUSINESS | THURSDAY, JANUARY 14, 2021
ST. CLOUD**

**CERTIFIED TITLE & REGISTRATION | WEDNESDAY, JANUARY 20, 2021
MADA - WEST ST. PAUL**

**MNDRIVE E-SERVICES FOR BUSINESS | THURSDAY, JANUARY 21, 2021
MADA - WEST ST. PAUL**

**MNDRIVE E-SERVICES FOR BUSINESS | TUESDAY, JANUARY 26, 2021
MARSHALL**

**MNDRIVE E-SERVICES FOR BUSINESS | TUESDAY, JANUARY 26, 2021
MANKATO**

**MNDRIVE E-SERVICES FOR BUSINESS | WEDNESDAY, JANUARY 27, 2021
ROCHESTER**

**CERTIFIED TITLE & REGISTRATION | WEDNESDAY, JANUARY 27, 2021
ROCHESTER**



Sponsored by:





Speedway Business Card Program

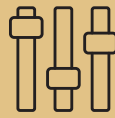
**Sign up by
March 31st to
save 10¢ per
gallon for your
first 90 days!**

The Speedway Business Card allows you to simplify your fleet's fueling while saving your business time and money. When it comes to purchasing fuel and maintaining your company's vehicles, the Speedway Business Card can help you cut administrative time and expenses, all in one easy to use card program.



Increased Security

Driver ID and Odometer reading are required at the point of purchase, adding an additional level of security to your card program.



Control

Comprehensive monthly and year-to-date reporting helps you more effectively monitor driver purchase behaviors while reducing unauthorized spending.



Cost Savings

Get the tools you need to cut your administrative costs...easily tracking every gallon of fuel purchased by your drivers.



Best-in-class Customer Service

Friendly, trained representatives are available — 24 hours a day, 7 days a week — to assist drivers and managers with questions.

Save 5¢ per Gallon

**MADA members save 5¢
on every gallon
purchased when drivers
fuel at any Speedway!**

*Speedway's other fuel discount programs are based on consumption



Full Suite of Reports

- Purchase Activity
- Premium Custom Reports
- Financial Summary Report
- Tax Exemption report



Tax Exemption & Reporting

For qualified businesses, Speedway will bill net of applicable taxes due when permissible



Realtime Access Online

- Add or delete vehicles and drivers
- View, print, and save reports
- Pay your invoice
- View purchase details as they post to your account



Keep Track of Drivers

- Purchase Controls
- Purchase Alerts

To sign up or for more information contact Robert Schafer at
robert.schafer@wexinc.com or 612-212-7496

Endorsed by: **MADA**
Services Incorporated