

SEPTEMBER 2022



## Don't Miss the Convention... THERE'S STILL TIME TO REGISTER!

Time to head south of the border as FRVTA presents "RV Fiesta...Live, Laugh, Learn" the 41st Annual State Convention! We're Raring and Roaring to get things going as we assemble at the beautiful Sawgrass Marriott Golf Resort and Spa in Ponte Vedra Beach, September 8-11.

This year's annual conclave features a variety of informational speakers, seminars and sessions all designed to inform you how to better position your business for sky-high growth and profits. You still have time to register for this once-a-year event!

As we all know, the RV Industry is exploding both within the Sunshine State as well as nationally with hordes of new RVers seeking the latest and greatest RVs, gadgets and campsites to make their outdoor adventures complete.

To reach this growing outdoor audience, you'll need to learn new strategies and insights to manage the growing market for success and profits. That's why the annual FRVTA State Convention features the brightest and best minds in the RV Industry so you know what to expect and how to prosper in the coming months.

And oh! Did we mention FUN? Once you've registered and picked up your convention goodies and T-shirt, sponsored by Brown & Brown Insurance and New Frontier Products, the gathering opens with the exciting "Off We Go to Mexico" Welcoming Reception on **Thursday evening**. This reception, sponsored by Grand Design RV and NTP- Stag features great food, open bars, games and a chance to meet up with old friends from previous conventions. Entertainment comes courtesy of Airstream and Thor Motor Coach. It promises to be *muy bueno!*

Afterwards, attendees who still need to quench their thirst can head over to the "Wicked Cantina" Hospitality Room sponsored by Wells Fargo. Open every evening, this is a great place to unwind after a busy day of discovering the how to "Live, Laugh and Learn" while relaxing with fellow industry professionals from around the state and country. It's an opportunity to meet new convention attendees while dipping your bill with a late night beverage.

**Friday morning (and every morning!)** enjoy a full breakfast buffet sponsored by Arrow RV, Land N' Sea and Newmar, with all your morning favorites starting at 7am before the convention officially starts. Can you say 'breakfast burrito?'

But make sure you eat pronto since the convention opens Friday morning at 8am. Win some pesos to enjoy the "Bee on Time" as the jefe himself—FRVTA State President **BRIAN COPLEY**, welcomes attendees as the convention officially opens as he presents thank you plaques to the many convention sponsors that make this an event not to be missed.

At 8:45, **ROBERT STEVENSON**, keynote speaker brings his exciting and entertaining views in a seriously funny way on business growth, doing more with less and simplifying seemingly complex problems with a fresh perspective that is counter to the business world's conventional wisdom.



## STATE OFFICERS

PRESIDENT  
Brian Copley  
VICE PRESIDENT  
Joey Schneider  
TREASURER  
Ken Loyd  
SECRETARY  
Sean Thompson  
CHAIRMAN OF THE BOARD  
Rob Cochran

## REGIONAL OFFICERS

REGION 1  
Everett Henkel III - PRESIDENT  
Nelda Iacono- DIRECTOR  
REGION 2  
Craig Waits - PRESIDENT  
Susan Squillace - DIRECTOR  
REGION 3  
Deanna Pearce - PRESIDENT  
Tammy Lull - DIRECTOR  
REGION 4  
Traeanne Reynolds - PRESIDENT  
Ken Gifford - DIRECTOR  
REGION 5  
C.O. England - PRESIDENT  
John Shuster - DIRECTOR  
REGION 6  
Vince Ponciano - PRESIDENT  
Rob Rothenhausler - DIRECTOR  
REGION 7  
George Grimm - PRESIDENT  
Jamie Jorgensen - DIRECTOR  
Lyn Hart  
LEGISLATIVE AFFAIRS LIAISON

## OFFICE STAFF

David Kelly  
EXECUTIVE DIRECTOR  
Jerilyn Connetti  
CONTROLLER  
Lesa Colvin  
SHOW DIRECTOR  
Patty Flanagan  
SHOW COORDINATOR  
Ana Correia  
ADMINISTRATIVE COORDINATOR  
Sharlene Nelson  
MEMBERSHIP COORDINATOR

FLORIDA RV TRADE ASSOCIATION  
10510 Gibsonton Drive  
Riverview, Florida 33578  
(813) 741-0488 • Fax (813) 741-0688  
e-mail address: info@frvta.org  
website: www.frvta.org

## PRESIDENT'S MESSAGE...

### Time to Celebrate!

*September is here and with it comes the last President's article from me. No more ramblings from an overworked RV owner about time change, industry highs and lows. Heck, I don't even remember what I was talking about yesterday!*

*I know many of you have marked your calendar and waited intensely for this day to come. I will now take my severance pay and be gone!*

*All kidding aside, I have thoroughly enjoyed representing you as State President of the FRVTA. It has been an honor and a privilege to work with my Executive board members as well as the entire board to bring new ideas and carry the torch forward for the next President. We have accomplished a lot since my tenure started and have many great ideas going forward that will benefit our members and Florida's RV Industry.*

*I would like to give special thanks to some people that made my job a lot easier. First is Rob Cochran, a great President and an even better Chairman of the Board, and a hard act to follow. He has always offered great insight and is easy to talk to through the many tough conversations that come with this position.*

*I would also like to thank Dave Kelly for all his support during my tenure. Dave took over the Executive Director position when I became President and I have to say he is certainly made for this job. Well, after 35 years I guess it's a no brainer! Dave has been wonderful to work with and is poised to lead the FRVTA to new heights. Dave kept all Executive board members updated with a monthly overview of all things happening in the FRVTA while still fulfilling his many other duties. Great job Dave—it's been a pleasure and I look forward to the future with you at the helm!*

*Next, I would like to thank the FRVTA staff since without them we would be a hot mess. Lesa, Patty, Sharlene, Anna and Jerilyn—your attention to detail is second to none and without you we would truly be lost.*

*Also a special thanks to the editor and chief of this newsletter, Jack Carver. Without him I would still be writing my first article. Jack thank you for your articles and patience, I know I didn't make it easy!*

*Finally, I would like to thank my wife Laura who lovingly gave me consent to become President and always supports me and the FRVTA through her Silent Auction purchases.*

*Whether it's to file a complaint or to praise my performance, I hope to see you at the FRVTA convention September 8-11 at the beautiful Sawgrass Marriott Golf Resort & Spa in Ponte Vedra for an outstanding RV fiesta. **Vaya con dios amigos!***

**BRIAN COPLEY**  
FRVTA State President



## FRVTA CONVENTION

CONTINUED FROM PAGE 1

Following a short break that includes a churro bar sponsored by FRVTA Region 1, members will hear from several National RV Industry leaders.



**PHIL INGRASSIA, President Recreation Vehicle Dealers Association (RVDA)** will provide an update on RV retail market trends, advocacy efforts and outline RVDA and RV Learning Center programs to help dealers and their employees increase profitability and customer satisfaction.

Phil serves as RVDA's representative on the Board of Directors for Go RVing, which developed the RV Industry's national advertising campaign. He also serves on the executive committee of the Outdoor Recreation Roundtable, which promotes policies and legislative reform needed to grow the outdoor recreation economy, conserve public lands and waterways, and enhance infrastructure to improve the experience of outdoor enthusiasts everywhere.



**CURTIS HEMMELER, Senior Vice President of the RV Industry Association (RVIA)**, will provide an overview on the current state of the RV Industry, the primary strategic initiatives for the Association, as well as key updates on current Go RVing promotions and programs. In addition, Curtis as the Executive Director of the RV Technical Institute (RVTI), will highlight the progress of the institute and its mission of training, certifying

and recruiting RV Service Technicians.



**MARC DUNBAR, FRVTA Legislative Consultant**, let's us know business is good, but politics affects all things, so he brings in the politicians! As he's done previously, Marc will feature several Florida Legislators who have a special interest in RVing and the Sunshine State's RV Industry in particular. He will moderate a discussion of Florida politics and the Florida Legislature, and how politics affects the RV Industry. Marc has

represented the FRVTA and FARVC for many years, thus giving our RV Industry a unified voice in Tallahassee.

After all this education, **Friday afternoon** is time for leisure activities. Take part in the **"Speedy Gonzalez" 9-hole Golf Outing**. Lunch will be served for this annual golfing adventure sponsored by Regions 3 and 7.

If the outdoor heat is too much, the **"Shake Your Maracas" Dance Lessons** sponsored by Jayco may be more to your liking. Taking place from 1pm to 4pm, this event will get you ready for the evening's dinner, dance and exciting costume party that evening.

For complete relaxation, you can enjoy a spa massage or unwind by the resort pool.

Whatever you choose, be ready for the **Friday night "Livin' La Vida Loca" Costume Dinner Party** starting at 7pm. Bandoleros, señoritas and lots of piñatas will all be there as the annual FRVTA costume party gets things going!! Enjoy some tequila and a variety of other **"South of the Border"** juices, while munching some fabulous barbecue sponsored by FRVTA Region 6. Thanks also to NTP Stag who sponsored the DJ/Music, Williams & Stazzone for the costume contests, Keller Marine for the souvenir photos and the cocktails by M&T Bank.

After all that hat dancing, the convention continues **Saturday morning** at 8:30am as **DAVE KELLY, FRVTA Executive Director**, briefs attendees on the many educational breakout sessions that offer specific information in smaller, more intimate classroom settings so you can obtain your personal business insights for success. The refreshment break is sponsored by Lazydays.



**H. FRENCH BROWN, IV, Dean Mead & Dunbar: Florida Tax Considerations for the RV Industry**

Protect your bottom line by minimizing taxes and reducing risks associated with a Department of Revenue audit. Come learn about unique tax provisions that apply to recreational vehicles and exemptions for RV parks. Don't

worry, French will explain these high-level tax concepts and detailed considerations in an easy-to-understand manner. We are certain that each attendee will learn something to take back to your business, let's just hope that you don't learn that that you already have tax exposure. Bring your questions.



**HAROLD OEHLER, Oehler Mediation Certified Mediator for the DeMars RV Mediation Program Former Corporate Counsel for Lazydays for 21 years**

*Cutting-Edge Strategies for RV Dealers to Achieve Customer Retention & Lawsuit Prevention*

Learn cutting-edge strategies to retain your customers and reduce litigation costs from a speaker that is as entertaining as he is informative.

continued on page 4

## FRVTA CONVENTION

CONTINUED FROM PAGE 3

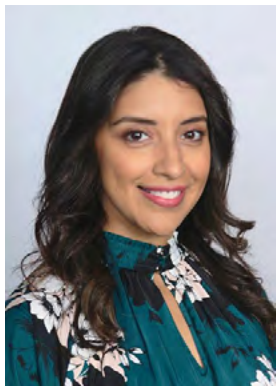
This highly rated training has been presented across the country for RV dealers and manufacturers by both RVDA and RVIA. The RVDA has awarded Harold Oehler two National Service Awards for significant contributions to the recreation vehicle industry.



**TRAEANNE REYNOLDS, Greentree Business Consulting:** *Surviving the Digital Jungle*

E-commerce sales continue to grow and mobile price checking threatens profit margins for retailers. Many brick-and-mortar stores are struggling to grow their customer base and remain competitive in the digital marketplace. In this presentation, you will learn how to navigate the jungle of digital and social media to find the ideal

platforms for your business as well as critical social strategies to make sure your business survives and thrives.



**VERONICA HELMS, FRVTA Training Director**  
**Training Culture:** *Embracing a Workplace Learning Culture*

Businesses want all their employees to take advantage of their training and educational materials, but it's quite difficult to ensure a total balance. Employees within the organization have various roles and responsibilities: some have more intense jobs than others, some work different shifts

and others are working remotely. In this session, I will focus on how a business can find a balance for everyone through Blended Learning. We will concentrate on formats in which education is done digitally and in-person to give trainers a great deal of flexibility. Finally, we will cover best practices to ensure training employees is a part of the workplace culture.



**EJOLA COOK, Cook Consulting:** *Safeguard rules are changing, are you ready?*

This December 9, the rules and requirements for Dealers under the Safeguards Rule are changing significantly. Come find out what the new requirements and reporting needs are, including what new training and certificates you and your employees will need to stay

compliant with the federal rules.



**NICHOLE POISSON, Franchise Development Manager KOA of America:** *SWOT Analysis of Trends & Insights*

Nichole Poisson has been an influential force in the outdoor hospitality industry for the past 19 years. Poisson began her industry career as an insurance professional, traveling across the U.S. visiting with campground owners – both branded and independent – assessing their risk

and consulting on how to best manage it. She will look at trends and insights of the camping industry through a SWOT analysis. In our changing industry, it is important to understand our strengths, weaknesses, threats and opportunities to determine our strategies moving forward.

As the breakout sessions are completed, attendees should get ready for more fun at the **“Rio Grande” Game Show Luncheon**. Enjoy a delicious lunch as this popular audience participation event awards members in a variety of silly games with great prizes sponsored by Forest River. Regional awards will also be presented.

**Saturday evening** the final convention event starts with a **Cocktail Reception** that features the end of the **Silent Auction and cocktail party**. An annual fundraiser for the FRVTA Political Campaign Fund, the Auction is an outstanding place to obtain unusual, interesting and fun items while supporting Florida’s RV Industry. Thanks to Fantasy RV for their libation sponsorship.

This year’s auction will on display at the convention, but bidding will take place on your phone or tablet. Be sure and pre-register and get ready to win some snazzy items. [Click here](#) for the **Silent Auction** site, where you can watch the auction grow as more items are added. **When prompted, enter the name of the event: 2022frvtasilentauction.**

Of course, the highlight of the evening is the **“Viva La Fiesta” Awards Banquet**. Attire is semi-formal, so put on your best fiesta outfit so you look bueno! A delicious dinner will be served, sponsored by Bank of America, while the evening’s music and dancing entertainment is courtesy of Forest River. Afterwards, should you need to tip a few more, you can adjourn to the **“Wicked Cantina” Hospitality Room** for more roaring fun!



**THERE IS STILL TIME TO REGISTER, so don’t delay and go to [www.frvta.org](http://www.frvta.org) or call the FRVTA State Office. We’ll see you there!!**



## FRVTA State Elections Set for September

*It's Your Chance to Make a Difference!*

The annual election of FRVTA State Officers will take place at the State Convention (September 8-11 at the beautiful Marriott Sawgrass Resort and Spa in Pointe Vedra) in accordance with the FRVTA By-Laws. The Nominating Committee would like to hear from any qualified candidates (see below) who would like to submit their name for nomination to State Office.

*Those candidates nominated thus far are:*

**President:** KEN LOYD, Keystone Heights RV Resort  
**VP:** NELDA IACONO, Greentree Business Consulting  
**Treasurer:** SEAN THOMPSON, RV Master, LLC  
**Secretary:** BRETT HOWARD, North Trail RV Center

*Other members interested in running for state office should contact the Nominating Committee Chairman, Rob Cochran, at (407) 908-9283.*

### ARTICLE VI SECTION III

**VOTING:** Voting on all questions or issues submitted to a vote of the members, shall be done in such a manner as is determined by the person presiding at the meeting, or by a majority vote of the members. In connection with any secret ballot vote, the person presiding at the meeting where the vote is to be taken shall appoint two tellers to distribute, collect and count the ballots.

### SECTION IV

**PROXIES AND ABSENTEE BALLOTS:** There shall be no voting by proxy at any meeting of the FRVTA. Absentee ballots may be cast for the election of State Officers, which will be held at the Annual General Membership Meeting or Convention. It will be the responsibility of the Chairman of the Nominating Committee to see that absentee ballots containing the nominations for all officers are mailed to all voting members who have provided written notice that they will not attend the General Meeting.

All absentee ballots must be returned to the Chairman of the Nominating Committee in adequate time to allow the sealed votes to be presented to the teller prior to the voting at the General Meeting.

### ARTICLE VII SECTION II

**ELECTION AND TERM OF OFFICE:** All officers of the State shall be elected by a majority vote of the members present at the Annual Meeting except where previously noted. All officers will be elected to serve a one-year term of office. Any officer can be nominated for an additional term of office with no more than two (2) consecutive years being served in any one office. No member shall serve in the State Office of President, Vice President, Treasurer or Secretary unless they previously have served on the Board of Directors for a minimum of one year. Only an owner, corporate officer, sole proprietorship or its assigned designee is eligible to run for State Office.

## Convention Sponsorships Available!

*Looking for increased visibility, recognition and sales for your product or service?*



Reach an affluent and targeted audience of RV Dealers, Manufacturers, Suppliers and others at FRVTA's upcoming 41th Annual State Convention.

For only a few dollars (based on the total number of targeted attendees), your business will be able to deliver its sales message to potential customers over a three-day period.

A variety of sponsorship opportunities are available, including prize donations for the Silent Auction and the Game Show Luncheon. Anyone can send promotional items with a minimum quantity of 250. These are added to all attendee bags given at registration. Send to our office no later than August 25.

**Need something more?** Your business can benefit from the staging of an informational table display.

*For more information on the sponsorship that best fits your business' needs, contact Dave Kelly at the State Office, (813) 741-0488.*

**LEGISLATIVE UPDATE • by Marc Dunbar, Legislative Consultant**

*Election Season Is Upon Us*



Florida's election season is well underway as you are probably being inundated with political messaging until the general election on November 8, 2022. This midterm election cycle is also a once-a-decade redistricting year; therefore, all legislators are up for re-election.

Although, more than 30 lawmakers, including incoming Senate President Kathleen Passidomo, were elected without opposition. Of the 160 state House and Senate, 36 lawmakers secured victory when no one else signed up to challenge them.

At the top of the November ballot is the gubernatorial race. Current Gov. Ron DeSantis will be the Republican on the ballot and he will face-off against either former Gov. Charlie Crist or current Commissioner of Agriculture Nikki Fried, the two frontrunners for the Democratic ticket, which will be decided August 23.

Democrats are optimistic of an upset in the Gubernatorial race, as DeSantis won his 2018 election by just 0.4%, the closest election in state history. Although some races are fiercely contested, Republicans expect to retain their majorities in the House and Senate this fall.

There will be no primary season in the race for Chief Financial Officer. Former state Rep. **Adam Hattersley**, a Tampa Democrat, was the only Democrat to qualify for the Cabinet position. Incumbent Republican **Jimmy Patronis** will not see a challenge within his own party.

The Democratic contenders vying to unseat incumbent Attorney General Ashley Moody are a lawyer known for dressing up as the Grim Reaper, an ex-state attorney who refused to seek the death penalty, and a former state prosecutor who defends murder suspects. These are, in order, former local state attorney Aramis Ayala, former local prosecutor Jim Lewis and attorney Daniel Uhlfelder. Whoever wins the August 23 primary will face the unopposed Republican Attorney General.

Commissioner of Agriculture Wilton Simpson, a multimillionaire egg farmer and state senator from Trilby who is heavily favored to become the next Florida Agriculture Commissioner, has a millionaire worm farmer running against him in the Republican primary. James Shaw will face Senate President Simpson on August 23. In addition, the three Democrats who are vying for their party nomination are Naomi Blemur, JR Gaillot and Ryan Morales.

I hope to see you all at the September convention. Please make sure to visit the annual Silent Auction that helps support the important PAC Fund. With the busy political season, every dollar raised will go toward strengthening Florida's RV Industry.

*It is vital for FRVTA members to stay actively involved in the election cycle. The actions you take to involve yourself in politics will translate directly into the decisions our lawmakers make. It is your voice that matters, your voice that changes opinions and your voice that moves legislators to support our industry. Besides your voice, your PAC contributions help elect those candidates who will listen to us and engage in our issues. Thank you for your continued support in our advocacy.*

**CONGRESSWOMAN JACKIE WALORSKI REMEMBERED**

U.S Congresswoman Jackie Walorski, a strong supporter of the nation's RV Industry, was one of four people killed in an early August car wreck near Nappanee, Ind. The other two occupants in the vehicle with Walorski were Zachery Potts, 27, of Mishawaka, and Emma Thomson, 28, of Washington, D.C., both congressional staffers working with the congresswoman.

Walorski, 58, was a founding member and a co-chair of the House RV Caucus. She was a native of South Bend and a keen supporter and champion of the nation's RV Industry. Condolences poured in from across the nation concerning her tragic passing.

*From the Florida RV Trade Association Executive Director Dave Kelly:*

It is with deep sorrow that we've learned of the passing of Rep. Walorski. Although not part of the Florida delegation, her tireless support of all things concerning the RV Industry certainly had a major impact on everything for which we stand. We extend our deepest condolences to her family and many friends.—news articles



*RV Industry leaders at the ribbon-cutting ceremony for the opening of the RV Technical Institute (RVTI). With her from left, RVDA President Phil Ingrassia, U.S. Rep. Jackie Walorski, RVTI Executive Director Curt Hemmeler, former Newmar Corp. President Matt Miller and RVIA President Craig Kirby.*

*(Photo: Shawn Spence/RVBUSINESS)*



## TRAINING NEWS • by Veronica Helms, Training Director

### More Training Opportunities

During August, we focused heavily on Aftermarket Suppliers and how we can continue to incorporate their products into our annual member benefits. In fact, from August 8 – 11 we attended the RV Aftermarket Conference in San Antonio, Texas, to keep

up-to-date with supplier performance.

The following companies received awards in four distinct categories, along with their Chairman's and Lifetime achievement awards:

2022 Distributor of the year: [NTP-STAG](#)

2022 Supplier of the year: [Dura Faucet](#)

2022 Rep Group of the year: [Tom Manning & Associates](#)

2022 Product of the year:

[TravFi Journey Wi-Fi LTE Mobile Hotspot](#)

2022 Chairman's award: Susan Carpenter, [B&B Molders](#)

Lifetime Achievement Award: Donna Martin

After meeting with various aftermarket suppliers and distributors, we are excited to plan our next series of hands-on classes for members. Before we compile the

list, we want to know which suppliers you would like to preview in the future. Please send me an email with any recommendations: [Veronica@frvta.org](mailto:Veronica@frvta.org).

Our new RV Distance Learning Network (DLN) will have a soft launch on October 1. We are looking forward to providing your employees with an industry-learning website that can shrink the learning curve for many of your hard-working employees. During September, we will provide you with more information regarding the subscription process. Our communication will be distributed through your region meetings and direct contact with your HR, Training, Sales and Service departments. The resource is a nationwide learning tool.

Many of our mobile technicians need resources regarding LP GAS licensing and Master Qualifier/Qualifier certifications. Please review the [Frequently Asked Questions](#) section of the FRVTA website. If you need additional help, feel free to contact me directly to ensure you avoid any fines and/or felonies from Florida's auditing process.

*If there is anything you need from education, please call me at (813) 702-1113 or email me directly at [Veronica@frvta.org](mailto:Veronica@frvta.org).*

### Hemmeler Updates Aftermarket Group on Tech Recruitment

In the third year of its existence, the RV Technical Institute (RVTI) continues to train qualified candidates and fill technician staffing spots at dealerships around the country. And those candidates can't come quickly enough for the industry, where the continuing shortage of workers still haunts efforts to reduce Repair Event Cycle Time (RECT).

With that in mind, RVTI Executive Director Curt Hemmeler told the RV Aftermarket Conference this past August that the education facility set some pretty lofty goals for 2022.



Photo: Travis Pryor/RVBusiness

Among them, RVTI pledged to turn out 1,000 new industry employees. It promised to launch a new fee schedule that would be a value proposition to those taking the courses and it said it would have 750 dealerships included in training of some sort during the year.

To date, only 392 trainees have completed the coursework this year, but Hemmeler said he is confident that number will quickly rise with a new online program with BISK Education designed to attract more students.

As for the value, RVTI currently is charging students \$300 for Level 1 and Level 2 training and also is offering to train an entire dealership staff for \$1,200. So far this year, 620 dealerships have taken part in the training.

Overall, Hemmeler said his goal is for more than 160,000 people to know about RVTI by the end of this year. He also touted the number of training partners RVTI has including 25 dealers, one OEM/supplier service and four educational/correctional facilities.

Hemmeler said there are more than 4,500 technicians in training currently. –RVBusiness



## DEALER DETAILS • by EJOLA COOK, J.D.

### *How to Properly Extend Credit*

*If your dealership extends credit based on Consumer reports, sometimes also referred to as “Credit Reports,” you will be obligated to follow the Fair Credit Reporting Act, known as the [FCRA](#) and the Risk-Based Pricing Rule if you:*

- Use a consumer report in connection with an application for, or a grant, extension or other provision of, credit to a consumer that is primarily for personal, family or household purposes; and
- Based in whole or in part on the consumer report, grant, extend or otherwise provides credit to the consumer on material terms that are materially less favorable than the most favorable material terms available to a substantial proportion of consumers from or through your dealership.

*If your customer falls within the above category you will need to send a “Risk Based Pricing Notice.” To determine whether your customer falls into the category of “materially less favorable” terms requiring a Notice Requirement, the act provides various methods of calculating the material terms including:*

- Credit Score Proxy: Where the dealer must determine the credit score (hereafter referred to as the “cutoff score”) that represents the point at which approximately 40 percent of the consumers to whom it grants, extends or provides credit have higher credit scores and approximately 60 percent of the consumers to whom it grants, extends or provides credit have lower credit scores; and then providing a risk-based pricing notice to each consumer to whom it grants, extends or provides credit whose credit score is lower than the cutoff score.
- Tiered pricing method: A motor vehicle dealer that sets the material terms of credit granted, extended or provided to a consumer by placing the consumer within one of a discrete number of pricing tiers for a specific type of credit product, based in whole or in part on a consumer report, should provide a risk-based pricing notice to each consumer who is not placed within the top pricing tier or tiers.

A Dealer must provide a copy of the Risk Based Pricing before consummation of the transaction, but not earlier than the time the decision to approve an application for, or a grant, extension or other provision of, credit. The best practice is to provide the notice while preparing the paperwork, but before the final Retail Installment Contract is presented to the customer.

*The Notice must be clear and conspicuous and include a number of items such as:*

- A statement that a consumer report (or credit report) includes information about the consumer’s credit history and the type of information included in that history; the terms offered, such as the annual percentage rate, have been set based on information from a consumer report;

- The Notice must state that the terms offered may be less favorable than the terms offered to consumers with better credit histories;

- A statement that the consumer is encouraged to verify the accuracy of the information contained in the consumer report and has the right to dispute any inaccurate information in the report; the identity of each consumer reporting agency that furnished a consumer report used in the credit decision; and also that the federal law gives the consumer the right to obtain a copy of a consumer report from the consumer reporting agency or agencies identified in the notice without charge for 60 days after receipt of the notice, and also providing how to obtain a consumer report from the consumer reporting agency or agencies identified in the notice, and providing contact information (including a toll-free telephone number, where applicable) specified by the consumer reporting agency or agencies;

- The Notice needs to include that a credit score is a number that takes into account information in a consumer report, that the consumer’s credit score was used to set the terms of credit offered, and that a credit score can change over time to reflect changes in the consumer’s credit history; the credit score used by the Dealer in making the credit decision with the range of possible credit scores under the model used to generate the credit score;

- All of the key factors that adversely affected the credit score, which shall not exceed four key factors, except that if one of the key factors is the number of inquiries made with respect to the consumer report, the number of key factors shall not exceed five;
- The date on which the credit score was created and the name of the consumer reporting agency or other person that provided the credit score.

The easiest way to stay compliant is to use the forms that are provided in the Act itself. They can be found at [eCFR :: 16 CFR Part 640 -- Duties of Creditors Regarding Risk-Based Pricing](#).

While there are some exceptions to the Notice Requirement, best practice is to err on the side of caution and make the Notice part of every financing transaction. This way your dealership will not unintentionally miss a Notice Requirement and your staff will be versed in making the proper disclosures each time.

If you would like to read further, here is the link to the statutory language: <https://www.ecfr.gov/current/title-16/chapter-I/subchapter-F/part-640>

*Ejola Cook, J.D. is the Managing Member of ECook Consulting LLC. Her boutique firm offers full service legal representation in the matters of business, automotive and equine, as well as compliance consulting and training. Ejola is credentialed by the Association of Finance and Insurance Professionals (AFIP) and has lectured nationally on legal and compliance matters affecting the automotive market. She can be reached at [Ejola@ecookconsulting.com](mailto:Ejola@ecookconsulting.com) or by phone, (954) 990-3622.*



## NEW MEMBERS

### ARROW FAMILY CAMPGROUND, LLC

Sandi Bray  
7440 S Suncoast Blvd  
Homosassa, FL 34446-3403  
PH: 727-224-0608  
Website: [www.arrowfamilycampground.com](http://www.arrowfamilycampground.com)  
Email: [arrowfamcamp@gmail.com](mailto:arrowfamcamp@gmail.com)  
Campground, Region 7

### HAPPY CAMPER MOBILE RV REPAIR, LLC

Veronica Burnside  
Zephyrhills, FL 33539-2157  
PH: 813-485-4103  
Website: [www.happycampermobilervtech.com](http://www.happycampermobilervtech.com)  
Email: [neil@hcmobilervtech.com](mailto:neil@hcmobilervtech.com)  
Service, Region 3

### GARMIN

Michael Butler  
1200 E 151st St  
Olathe, KS 66062-3426

Website: [www.garmin.com](http://www.garmin.com)  
Email: [michael.butler@garmin.com](mailto:michael.butler@garmin.com)  
Supplier, Region 10

### LUMA SAFE TECHNOLOGIES, LLC

Bill Johnson  
Auburndale, FL 33823-8355  
PH: 863-559-3073  
Website: [www.golumasafe.com](http://www.golumasafe.com)  
Email: [bill@campmargaritavilleauburndale.com](mailto:bill@campmargaritavilleauburndale.com)  
Supplier, Region 3

### ON YOUR PAD RV

### MOBILE RV OIL CHANGE & REPAIRS

Susan Martin  
Riverview, FL 33578-2113  
PH: 9813-822-FROG (3764)  
Website: [www.onyourpad.com](http://www.onyourpad.com)  
Email: [service@onyourpad.com](mailto:service@onyourpad.com)  
Service, Region 3

### WATERSIDE RV RESORT

Brian Altman  
2560 Beacon Ave  
Avon Park, FL 33825  
PH: 863-647-1581  
Website: [www.watersidefla.com](http://www.watersidefla.com)  
Email: [brian@centuryco.com](mailto:brian@centuryco.com)  
Campground, Region 3

### OLDE FLORIDA MOTORCOACH RESORT

Jon Rubiton  
Park under construction  
(no address yet)  
Naples, FL 34102-6454  
PH: 833-653-3352  
Website: [www.oldefloridamotorcoachresort.com](http://www.oldefloridamotorcoachresort.com)  
Email: [info@oldefloridamotorcoachresort.com](mailto:info@oldefloridamotorcoachresort.com)  
Campground, Region 1

## Airstream Recognizes Two Florida Dealers

Airstream recently announced two Florida dealers as among its top rankings based on retail units sold and customer satisfaction scores between July 2021 and July 2022. The awards were announced at the company's annual International Dealer Meeting in Colorado Springs, Colorado, this past July.

**AIRSTREAM OF TAMPA, in Dover**, was named the top overall Airstream dealership in the nation with the highest sales for towable and motorized combined at a single location. The dealership also was recognized as the Overall Top Touring Coach Dealer in Airstream's East Region.

**AIRSTREAM OF SOUTH FLORIDA, in Fort Myers**, was also recognized as a Top Travel Trailer Dealer in the East Region as well as a Top Touring Coach Dealer.

Airstream also recognized both dealerships with its coveted Five Rivet Dealer Award, which is an Airstream Dealer Program that identifies and rewards dealers that provide the best customer experience and support in the categories of branding, sales, delivery, service and loyalty.—*news release*



## Lazydays Selects New CEO

Lazydays Holdings has appointed John North as CEO and a member of its board of directors, effective Sept. 6. "It is an honor to welcome John North to Lazydays," said Chris Shackelton, chairman of the board. "John is an accomplished executive with an admirable track record of driving success across multiple companies. Importantly, John is a collaborative leader whose skillset will complement and amplify the talented Lazydays team."

"Lazydays has built one of the most respected businesses in the RV Industry," North said. "It is a privilege to join the company at such a pivotal moment. I look forward to working with my new colleagues and the board to ensure the business reaches its full potential."

North most recently served as chief financial officer of Copart, a member of the S&P 500 and a leading provider of online auctions and vehicle remarketing services. Previously, he served as the CFO of Avis Budget Group.—*news release*

## MEETING DATES



**Region 7 • September 20 • Braised Onion • 754 NE 25th Ave • Ocala**

*There are NO OTHER MEETINGS in September because of the 41st Annual FRVTA State Convention,*

*Thursday, September 8 through Sunday, September 11,*

*at the beautiful Marriott Sawgrass Resort and Spa in Ponte Vedra.*

*This outstanding annual event is filled with fun-filled activities and educational opportunities! See you there!*

# ADVERTISING Opportunities

Watch your email for the  
**2023 MEDIA KIT**  
 with Rates, Distribution,  
 Deadlines and Ad Specifications

Reach your audience by advertising in the  
**ONLY RV-dedicated publications in Florida!**



## RVer's GUIDE TO FLORIDA

FRVTA's annual membership directory showcases seven Florida regions and one out-of-state region. Each regional section includes member listings by category, engaging stories, current events, maps, photos plus advertising from regional members.

Advertising members who purchase a two page spread or a full-page ad will have a FREE logo added to their member listing. Advertisers purchasing smaller ads can have their logo listed as well for a nominal fee which increases visibility while providing consumers with your logo recognition. The publication is available to consumers at regional RV Shows, Member businesses and mail, email or website request plus "rack" locations statewide.

**Circulation: 120,000+ Total Audience: 240,000+**

*Source - publisher's estimate*

Interstate distribution of the RVer's Guide to Florida currently includes twenty-four (24) racks at Rest Area locations on I-10, I-75, I-95 and I-4. Three (3) Official Visit Florida Welcome Centers, six (6) Turnpike Service Plaza locations, two (2) Tourist Information Centers. In addition, FRVTA has (26) racks located in Pilot Travel Center locations in Florida and South Georgia.



## OFFICIAL RV SUPERSHOW PROGRAM

Celebrating its 38th year and considered the greatest RV Show in the country. The publication is filled with everything the consumer attending the show would need. The SuperShow Program also includes editorial on "points of interest" throughout the state making the publication "A Year-Round Keeper" magazine. Get your message in the hands of thousands of qualified RV buyers during this five day show!

**Circulation: 35,000+**

*(at all show entrances)*

**Total Audience: 75,000+**

*Source - publisher's estimate*



**SOCIAL FOLLOWING:  
 15,000+**

## WEB & SOCIAL MEDIA

FRVTA's website has been designed for the consumer looking for information on upcoming RV Shows and the Florida RV Lifestyle. The site also features our members by region, points of interest and stories related to Florida for the RV consumer.

Members who advertise in the publications can advertise on the website for a discounted rate. Tile advertising is offered on the Home, SuperShow, RV Shows and Blog pages. The cost ranges from \$250 to \$850, depending on the contract term.

**Avg. Unique Monthly Users: 24,949  
 Avg. Monthly Page Views: 71,601**

*Source - Google Analytics, 3/31/2022*



**FRVTA.org**

For additional information or to reserve your advertising space, contact Deanna Pearce directly at (863) 318-0193 or by email at [dlpearce7@gmail.com](mailto:dlpearce7@gmail.com)