
NYS ASSOCIATION OF SERVICE STATIONS & REPAIR SHOPS, INC.

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April 2013

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Millions Stolen by Gas Station Skimming Operations

The problem has grown as criminals become more adept at using fake card swipe machines to steal credit and debit card data from fuel pumps and ATMs.

Skimming has become big business. In 2011, skimming cost banks, retailers and consumers \$18 billion, HuffingtonPost reports. Many of those skimming cases happened at gasoline station pumps. Sixty-six percent of identity theft were linked to existing credit card or debit card accounts, according to Javelin Strategy and Research.

“We ask consumers if they've been the victim of fraud and sometimes they don't know how they've become victimized, they just know that they have,” said Nancy Ozawa, marketing manager for Javelin.

Rings of skimmer groups target ATMs and fuel pumps. “I'd say where it really started heating up was probably two years or so ago,” said Chris Butler, resident agent in charge at the U.S. Secret Service Riverside, California, field office. The office has a task force to tackle skimming.

Recently, the San Bernardino County sheriff's office uncovered card skimmers at gas pumps in Rancho Cucamonga, California. According to Butler, international crime organizations with headquarters in the Middle East and eastern Europe use skimming in the United States.

Both banks and gasoline retailers are cooperating with authorities to stop skimming. Things like tamper seals and other security measures crack down on skimming. “Shell was the first major oil company to bring tamper-evident labels to the market at the pump,” said spokeswoman Kayla

Macke. “The number of sites where skimmers were found at Shell-branded stations fell in 2011 after we implemented this counterfeit skimming initiative.”

It's important to note that fuel pumps are NOT the largest source of stolen cards. In fact, Visa doesn't even list convenience stores in its list of problem retail sites. That said, the magnetic stripe without authentication (e.g. credit cards and signature debit cards) “standard” of today's card payment system is easy pickings for thieves.

The reality is that more cards are stolen from large data centers than retail locations through hacking, which is low-risk and high reward and attracts the most sophisticated thieves because many of these compromised cards can be used without PIN or other forms of authentication. Skimmer gangs are local operatives – usually tied to international crime groups – that often work along interstate corridors. Usually, where one skimmer is found, many are present. This is why Shell and other major retail brands have implemented programs aimed at reducing the attractiveness of fuel dispensers, including asset intrusion stickers and daily inspection

MEMORANDUM IN OPPOSITION

BILL NUMBER: A5415

SPONSOR: Assemblymen Dinowitz (MS)

It must be April Fool's Day.

The subject bill amends the New York State General Business Law to oil change requirements for automobiles. The described purpose of this bill is to increase public awareness about the required frequency of having a vehicle's motor oil changed.

It adds a new section to the law that would define "lubricating oil", "service establishment", and "on-premises oil changing operation", as similarly defined in the Environmental Conservation Law. It would also require establishments that perform oil changes to indicate the vehicle's mileage at the time of such oil change rather than a future mileage amount as well as require such establishments to inform consumers that 3,000-mile intervals for oil changes may be superfluous. THESE ARE THE SPONSORS WORDS NOT OURS.

The JUSTIFICATION per the sponsor: “Many people assume that their vehicle's motor oil needs to be changed once every 3,000 miles. While this may have been true at one point, newer vehicles and technologies, particularly synthetic oils, allow for longer intervals between oil changes. A 2010 article on Edmunds.com indicates that an average car can travel 7,800 miles between oil changes - over twice as long as the often-proscribed distance and,

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further, that some automobile manufacturers suggest oil changes every 20,000 miles. Drivers should always check their manufacturer's service recommendation guidelines to see what interval works for their vehicles."

The Sponsor continues, a 2005 study done by the U.S. Department of Energy on used oil re-refining including the following, "Many major automobile manufacturers believe this extended oil drain interval/high quality trend is good for the consumer and are featuring this change in newer models with appropriate warranty safeguards."

He also says, "this bill would help consumers save money, time, and oil by promoting the concept of extended oil change intervals."

WOW what could have triggered this reaction? With all the hardship, unemployment, the wake of Sandy, people homeless what has motivated the legislator to dive into such a critical issue. Perhaps he believes motorists are stupid.

What next, how often you need your teeth cleaned or cloths cleaned. We could go on but what's the sense.

MEMORANDUM IN OPPOSITION

BILL NUMBER A311

SPONSOR Assemblymen Dinowitz

The subject bill amends the General Business Law, in relation to price gouging. It grants citizens who are alleged to be victims of illegal pricing practices in times of emergency the right to directly sue the alleged responsible party.

There is an existing price gouging statute under the General Business Law. This bill would provide for the possibility of injunctive relief, a minimum \$1,000 damage claim and a maximum \$5,000 penalty for willful violations. Currently, only the State Attorney General is empowered to bring legal action against violators of the price gouging statute. This bill would leave the Attorney General's powers intact, but would also permit individual victims of price gouging to sue the price responsible party directly.

This bill is a diagram for abuse. In September of 2005 motor fuel prices increase dramatically. The reason was that the suppliers raised the prices to the retailer. The retailers raised their prices on the advice of suppliers and the reality that the next load of motor fuel would be thirty percent higher. The Attorney General reacted to legislative pressure and singled out the weakest in the supply chain, the retailer. The problem and the infraction were above the retailer but the Attorney General picked the softest target. This bill will only make a difficult situation worse. Adding a private right of action to a law that is enforced by the state without a clear knowledge of the motor fuel industry place small independent defensive disadvantage. Before any bill becomes law the enforcing agency and the legislature need to understand the industries they are trying to regulate.

For the above reasons the New York State Association of Service Stations and Repair Shops, Inc., it five affiliates and 3500 members oppose this legislation and urge it be defeated.

Sales of Petroleum Products at Multiple Unit Prices (Cash/Credit Sales)

With increased prices for petroleum products and increased costs to vendors to process credit card sales, there is increasing incentive to offer discounted pricing for cash sales. Under Federal Law (15 USCS Section 1666F) any person other than the credit card issuer may offer discounts for paying by cash in lieu of paying by credit card. Such discounts do not constitute finance charges. The credit card price must be represented as the regular price before the discount.

A retailer wishing to sell petroleum products at multiple unit prices from a single dispenser must:

1. Employ an approved dispenser with the capability to show each of the unit prices for each product(see S.1 .6.4.1.). The means to show the various prices shall use controls available to the customer prior to delivery of the product,
2. Employ an approved dispenser with capability to select the unit price for the transaction using controls on the dispenser (see S.1.6.5.4.), and
3. Disclose each unit price for each product grade on signs complying with Section 192(5) of the Agriculture and Markets Law.

Note: Provisions 1 and 2 do not apply to fleet or contract sales (where customer is billed for all product purchased over a period of time) or to truck stops (dispensers used exclusively to fuel trucks). They do apply to most retail sales to the general public.

Other than through segregated dispensers, there are basically two solutions to meet conditions 1 and 2 above:

- Employ an approved dispenser with appropriate cash/credit selector buttons. These dispensers normally provide displays for both the cash and credit unit prices for each grade. Activation of the dispenser delivery controls after pressing either the cash or credit button serves as means for the customer to select the unit price at the dispenser prior to dispensing product.
- Employ an approved dispenser with a credit card acceptor and cash selector button built into the dispenser. The process of swiping the credit card or pushing the cash button causes the dispenser to display the appropriate unit price. Those acts together with activation of the dispenser delivery controls also serve to select the appropriate unit price for the transaction.

We have received questions about the feasibility of requiring customers to prepay for transactions at a kiosk or convenience store at the station. Prepay at the kiosk does not provide for the display and selection of the unit price by the customer at the dispenser. It is unacceptable to use any dispenser for multiple unit prices where an attendant remotely selects the price (see S.1.6.5.4.). In addition, this scenario does not provide means for the customer to view the unit prices (see S.1 .6.4.1.). To satisfy the third requirement there will typically be two price signs for each

grade for product dispensed, one for cash and one for credit. Pursuant to Section 192(5)(a)(iii), the signs must be at least 6 in x 6 in with 4.5 in high numerals. For the typical three-product, MPD dispenser, this means a total of 6 price signs.

Generators Required in Budget Bill

New York State's 2013 state budget will include a requirement that service stations will need to install transfer switches to accommodate generators by March of 2014. The bill provides for a grant of up to \$10,000 for the hook-up and/or the generator. Service stations within one-half mile of a highway exit and hurricane evacuation routes will have to install the switch and have the station powered with a generator in the event of an emergency outage within twenty-four hours.

Service station owners with ten or more stations will have to have at least one-half of their stations install transfer switches and be prepared to have a generator in place in case of an outage.

If enacted, the new law will supersede local ordinances and regulations, creating one set of rules.

Gas stations that fail to have the back-up generator in place will face penalties of up to \$2,000 per day.

We have several concerns, one of which is how many stations will be affected? According to the governor's documentation 2,800 stations in the state will be covered by this law.

Gas stations within one-half mile of an evacuation route or major highway interchange, and gas stations with an owner of ten or more in a region.

A travel plaza along the New York State Thruway will be required to have a generator in place.

The state will be broken up into ten regions. In the event of an outage in a region the municipality will declare an emergency and the generators will operate in 24 hours.

Of concern to the association and its' members is that even though the switches are in place that they will not be able to rent a generator to accommodate the law. Also, how much will it cost to rent a generator and/or have a contract with a company to provide the generators in the case of an emergency.

Initial indicators are that the generators can cost up to \$500 a day to rent and the fuel, if diesel, will be about fifty gallons a day. This puts a burden on the service station of approximately \$700 a day over and above its' normal operating expenses. Eliminate the approximate \$125 a day that would have been paid for electricity the service station will still have a deficit for the day of over \$600. Gasoline margins are extremely low, at 15 cents a gallon, a station would have to sell 5,000 gallons to make a gross profit of \$750. Remove the cost of the generator and the profit would be about \$125 a day without paying employees and benefits. This is making assumptions that service stations have gasoline.

Another major concern is that the upstate service stations have no indication that such a problem exists. Sandy did not affect them and the only relationship they had to the storm was to watch it on television. Service stations

upstate are concerned that they will be included unnecessarily in this bill, provide switches, make arrangements for generators and be subject to fines where, in the last fifty years, they have had no indication that this is necessary.

Although the bill has some benefits with the \$10,000 grant accommodation and the pre-emption of local law, it needs to be reevaluated and refined to only require these generators where they are absolutely necessary.

As the regulations and the bill are, debated the New York State Association of Service Stations and Repair Shops wishes to be kept informed and be part of any decisions.

Lottery Stings

We discovered today that undercover stings involving lottery sales, which up to now have been very rare, are under way in parts of New York State, and that retailers are being issued notices of violation.

The newly formed New York State Gaming Commission announced recently that they are teaming up with another state agency and the private Council of Problem Gambling in an initiative called "Responsible Play Partnership."

Among among other activities, this partnership plans to conduct undercover enforcement at retail lottery outlets to ensure that tickets are not being sold to minors. Specifically, the press release said:

"The Council on Problem Gambling is coordinating with various alcohol and substance abuse councils across the State to carry out underage compliance checks at various locales, with Gaming Commission staff accompanying them.

"Underage volunteers will attempt to place bets, purchase tickets and/or engage in gambling activities at lottery retailers, Quick Draw locales, off-track betting and E-Z Bet locations, race tracks and video lottery terminal facilities across the state.

"When violations occur and where possible, Gaming Commission personnel on-hand will issue an immediate notice to the venue outlining the violation and any applicable disciplinary action.

"Violations could result in fines, suspensions or revocation of an entity's license to participate or provide such services in New York."

Today we received word that someone is conducting stings in Putnam County in the lower Hudson Valley, specifically targeting lottery vending machines. They send in someone who is under 18 to attempt to buy a lottery ticket from the machine, and if successful, the store is handed a ticket for violating the law prohibiting underage sales. Remember, store management is required to properly supervise lottery vending machines so that they aren't used by kids. It's just that until now, there has not been any aggressive enforcement. Now there is going to be. Fines begin at \$100 and range upward.

Repeated offenses can result in lottery license suspension.

We don't know yet if this sting activity is confined to Putnam County, but you and your employees should be on alert for possible undercover agents attempting to buy lottery tickets from machines or at the counter, just as you are constantly on guard against undercover tobacco and alcohol stings.

NOTE: If you experience lottery sting activity, please let us know (email jim@nyassassrs.com) so we can track where and to what extent it is occurring.

NY Dems Call For Minimum Wage Increase

New York Democrats continue to call for an increase in the state's minimum wage, despite strong opposition from retailers and the governor's own idea to hold off until after the budget is finalized, the Legislative Gazette reports.

During his State of the Union address, [President Obama](#) talked of raising the federal starting wage to \$9 per hour, with future advances indexed to inflation. Currently, New York's minimum wage is the same as the federal starting wage: \$7.25 per hour. Gov. Andrew Cuomo wants a 20% bump to \$8.75 per hour, but stopped short of tying it to inflation for future raises.

If New York does raise the minimum wage to \$8.75, close to 1.6 million workers would get a pay raise, according to a Fiscal Policy Institute and National Employment Law Project study. "New York's minimum wage is decades out of date at this point, and our state has suffered for it," said James Parrott, deputy director at the Fiscal Policy Institute.

Retailers are speaking out against a minimum wage hike at this time, especially as businesses are struggling. "Small businesses are treading water, unable to grow in current economic conditions," said Jim Calvin, president of New York Association of Convenience Stores. "Without sales growth, you can't increase wages. If the state says you must pay your employees more regardless, then your only choices are fewer employees or higher prices, either of which hurts the economy."

House, Senate Democrats Push for \$10.10 Minimum Wage

Democrats in the House and Senate filed legislation that would jack up the federal starting wage to \$10.10 an hour — significantly higher than \$9 an hour proposed by President Obama in his State of the Union address, the San Francisco Chronicle reports.

"Look, it's become clear that corporations paying the minimum wage can now afford to pay more. It's not more complicated than that," said Rep. George Miller (D-CA), who co-authored the Fair Minimum Wage Act of 2013 along with Sen. Tom Harkin (D-IA).

Their bill would increase the federal starting wage from its current \$7.25 an hour to \$10.10 per hour in increments, plus tie future increase to the cost of living. The guaranteed minimum wage for tipped employees (primarily restaurant workers) would rise from \$2.13 per hour to 70% of the

standard minimum wage, the first time that amount has increased in two decades.

Democrats point out that a majority of Americans are for raising the federal minimum wage. A USA Today/Pew Research Center poll found that 71% of Americans are behind raising the federal minimum wage.

Already, 19 states plus Washington, D.C., have state minimum wages above \$7.25. The last federal minimum wage raise came in 2007 under President Bush. This year, 10 states saw their minimum wages go up: Arizona, Colorado, Florida, Missouri, Montana, Ohio, Oregon, Rhode Island, Vermont and Washington.

EPA Wants Separate E10 Pumps at Certain Stations Also Selling E15

The U.S. Environmental Protection Agency (EPA) has issued new guidelines to help ensure that motorcyclists and others don't inadvertently use E15 fuel. The blend is only approved for use in 2001-and-newer passenger vehicles, but not motorcycles, all-terrain vehicles, boats, lawn mowers and other engines

Last year, the American Motorcyclist Association (AMA) and power equipment makers informed the agency of their concern that members could accidentally refuel with residual E15 left in a blender-pump hose.

"In an effort to address this potential misfueling issue, EPA approved an industry-submitted [approach] that requires a minimum purchase of four gallons from blender pumps that dispense both E10 and E15 from the same hose and nozzle," said the agency. "Such an approach would prevent misfueling by diluting any residual E15 left in the hose from the previous sale of E15. ... However, groups representing motorcycle owners and lawn mower manufacturers objected to this [approach] because their products have gas tanks that are normally two gallons or smaller."

Late last week, the agency posted a new option for retailers on its E15: Misfueling Mitigation Plans webpage to try to avoid misfueling by consumers. Retailers who use a blender pump to sell E15 and E10 fuel through the same hose must also have a separate E10/E0 fuel pump. Those retailers would be required to have a label on the blender pump that reads: "Passenger Vehicles Only. Use in Other Vehicles, Engines and Equipment May Violate Federal Law."

Retailers would also be required to have signs indicating the location of the dedicated E10-or-lower fuel pump. There would be no minimum-fuel-purchase requirement at that pump. Retailers who want to sell E15 also have the option of having a dedicated E15 pump or hose, or a pump that dispenses E15 and higher ethanol blends through a single hose. If a blender pump dispenses multiple fuels that include E15 and higher ethanol blends, the EPA may require a minimum purchase requirement.

\$afety Group 536

With a Financial history like this you have
lots of reasons to smile.



DIVIDEND HISTORY

35%	2010-2011
35%	2009-2010
35%	2008-2009
35%	2007-2008
30%	2006-2007
30%	2005-2006
25%	2004-2005
22.5%	2003-2004
17.5%	2002-2003
10%	2001-2002
15%	2000-2001
30%	1999-2000
40%	1998-1999

DISCOUNT HISTORY

25%	2012
25%	2011
20%	2010
20%	2009
20%	2008
25%	2007
25%	2006
25%	2005
20%	2004
20%	2003
20%	2002
20%	2001
30%	2000

Current Group Management took over for the 04-05 policy year
2008 20 % Discount due to 18% rate decrease

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For Immediate Release:

Net Driven Announces the Release of the Net Driven Service Center

SCRANTON, Pennsylvania, November 30, 2012 - Net Driven is proud to announce the next generation of its interactive auto service guide. The Net Driven Service Center represents a significant upgrade and will be rolled out to all Net Driven websites and mobile sites at no additional cost throughout the month of December 2012. This exciting new module features thousands of new automotive illustrations, hundreds of new service descriptions, online customer quoting and enhanced service scheduling, specials/coupon integration, search engine optimized content and is GPS-enabled.

“The Net Driven Service Center represents our continued commitment to delivering the most cutting-edge effective internet marketing solutions to the automotive industry,” said Pat Sandone, Net Driven Founder and CEO. “We are excited to roll this out to our clients to help them get found online by customers looking for service, educate their customers on what services they need and ultimately sell more.”

The Net Driven Service Center is the latest in a long line of modules that Net Driven provides to its tire and automotive service clients to help them harness the power of the internet to drive more traffic, drive more leads and drive more sales. Other modules include a best-in-class tire catalog with integrated fitment guide, wheel configurator, tire advantage calculator, automotive Q&A, ecommerce solution, and lead management system.

About Net Driven: Founded in 2007, Net Driven is a SaaS (Software as a Service) technology platform designed to provide effective and affordable online marketing solutions exclusively to the automotive industry. The Company focuses on helping dealers increase sales, profits and retention using the internet. Headquartered in Scranton, PA, the Company works with over 3,000 businesses across the United States and Canada. Net Driven’s product is a three step online marketing solution that drives consumers from their living room to a dealer’s showroom and includes internet marketing, Net Driven’s proprietary website solution and comprehensive training, analytics and support. The Company’s technology and content was developed in conjunction with independent dealers and is now available to the industry at affordable prices. Learn more about Net Driven at www.netdriven.com.

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Jeff Pohlman - Owner, Jeff Pohlman Tire

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Marc Gagnon - Retail Manager, The Tire Warehouse

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- Auto Q&A

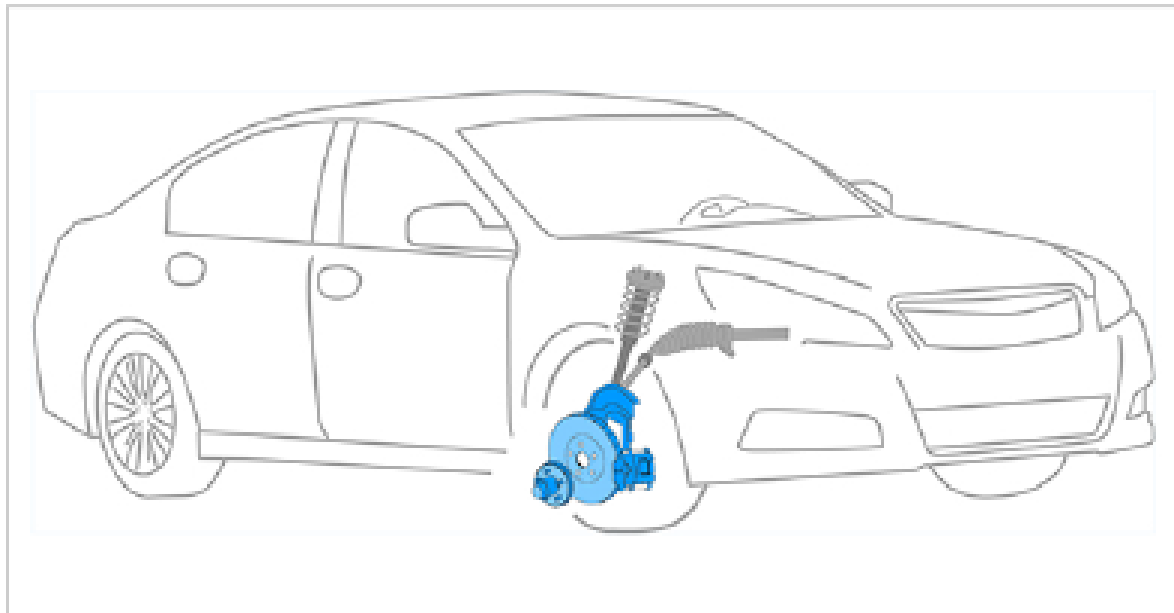
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Wheel hub
and bearing



Brake
disc

Brake
shoe

Caliper



Brake
shoe

The split second it takes you to press down on the brake should equal the speed and precision of your brake to force your vehicle to a stop. Simply, you apply the brake, your car stops—immediately. And that's the way it should be. Your brakes should allow stop for any obstacles on the road and then continue on your journey. But sometimes your vehicle's brakes are not as responsive—sluggish, squeaky, and shaky. When your brakes are having difficulty stopping your vehicle, it poses a risk to your safety in the vehicle as you travel. We can offer your brakes the care they deserve so your vehicle can return to the road in peak condition at our Alexandria, Louisiana location. In the case that your front disc brakes are to blame we can accommodate your vehicle's need for brake repair or brake replacement. We are aware of the safety risks that worn brakes can impose on the way your car handles and we can provide you the quality service that you require. We also offer additional services to keep your vehicle in top working conditions in Alexandria, LA, Pineville, LA, and Oakdale, LA.

When you are experiencing issues with stopping safely and efficiently, we can help restore your front disc brakes to their optimal performance. If your front disc brakes are functioning correctly, the friction material on the pad or shoe will squeeze against the rotor or drum when the brake is applied to slow your vehicle to a stop. Over time, the pad or shoe wears thin. The rotor or drum can become worn due to contact and heat. A technique called machining can be performed, which involves scraping or cutting the rotor or drum so it is smooth and true. This can be done within specifications, but if the thickness of the rotor or drum becomes too thin or the surface is too scored or warped, they will need to be replaced. An inspection of your brakes will determine which option will service your front disc brake system best. Whether you need brake repair or brake replacement on your front disc brakes, we can offer you superior care and efficient services. So, if the precision of your front disc brakes is in question, our location at Alexandria, LA will be a dependable and reliable stop on your travels. We will return balance to your worn brake system with our services. Do not wait to schedule your vehicle for the superior brake repair or brake replacement services we can provide. We will restore your vehicle to a safe state for your journey and any obstacle you might face.

Approximate Time: 120 Minutes (Time may vary by vehicle, this is a guide only)

Price Range: [Get Quote for Price](#)
(Estimate Only)

Specials: [\\$20 Off Brake Service](#)

SCHEDULE SERVICE APPOINTMENT

Thank you choosing us to handle your automotive repairs. To schedule an appointment with our service department, please complete the form below. We will confirm your appointment with you by phone and/or email within one business day. **Items marked with an asterisk (*) are required.**

STEP 1 OF 5 - SELECT A LOCATION

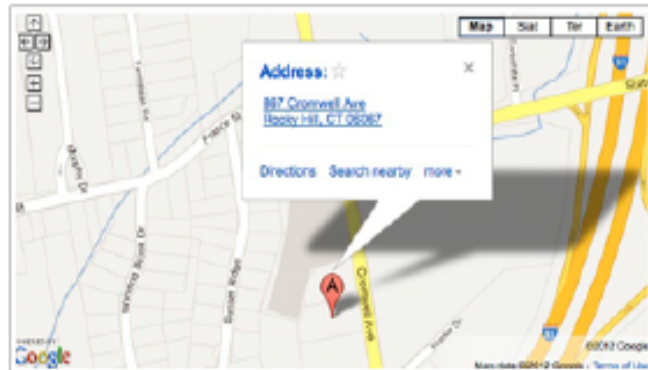
You have selected the following location:

-- Choose a Different Location --

867 Cromwell Avenue
Rocky Hill, CT 06067
(877) 860-2005

Hours

Monday: 7:00 AM - 6:00 PM
Tuesday: 7:00 AM - 6:00 PM
Wednesday: 7:00 AM - 6:00 PM
Thursday: 7:00 AM - 6:00 PM
Friday: 7:00 AM - 6:00 PM
Saturday: 8:00 AM - 5:00 PM
Sunday: Closed



STEP 2 OF 5 - VEHICLE INFO

Please select your vehicle below:

Year: -- Select Year --

Model: -- Select Model --

Make: -- Select Make --

Year: -- Select Option --

STEP 3 OF 5 - SELECT YOUR SERVICE

- | | |
|--|---|
| <input type="checkbox"/> Axle, CV Joint, Driveshaft Repair | <input type="checkbox"/> Heating & Air Conditioning |
| <input type="checkbox"/> Belts & Hoses | <input type="checkbox"/> Lube, Oil & Filter Service |
| <input checked="" type="checkbox"/> Brakes | <input type="checkbox"/> Preventive Maintenance |
| <input type="checkbox"/> Cooling System | <input type="checkbox"/> State Inspection |
| <input type="checkbox"/> Differential Repair | <input type="checkbox"/> Steering and Suspension |
| <input type="checkbox"/> Electric: Electrical and Electronic Systems | <input type="checkbox"/> Tires |
| <input type="checkbox"/> Electrical: Starting, Charging & Batteries | <input type="checkbox"/> Transmission |
| <input type="checkbox"/> Engine: Diagnostics and Performance | <input type="checkbox"/> Wheel Alignment |
| <input type="checkbox"/> Exhaust Systems | <input type="checkbox"/> Wheels |
| <input type="checkbox"/> Four Wheel Drive Systems | |

Please provide us with a short description of the requested service(s):



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Internet and telephone payment capability – for safe, secure shopping, whether online, by phone, by mail or in any card-not present environment.

Safety and security – to protect your business and your customers' information. Our systems support you through enhanced security and procedures, which help you comply with card organization rules and regulations.

Gift cards and loyalty programs – for reduced costs, and increased loyalty, sales and profits with our simple, user-friendly programs. Our full range of services includes card production, implementation and program interface.

Terminals and point-of-sale solutions – a comprehensive variety of affordable terminals and peripherals that offer adaptability for changing needs.

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One statement – and one customer service number for the convenience of your business.

24/7 technical support – to answer sudden questions or respond to unexpected needs. Expert help is as close as the web or your phone.

Program can support these card types:



Please contact your Bank of America Merchant Services sales representative at 1.877.899.9123.

¹ After deposit of transactions. Must have a Bank of America Business Checking account. Exceptions may apply. Only valid on Visa®, MasterCard® and Discover® transactions.

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BAR148 112



HERE'S HOW AFLAC NEW YORK CAN HELP:

Many industries-like specialized auto repair and customization-require highly skilled talent that is not easy to find and retain. Great benefits are a top priority for these talented professionals when considering where to work. With Aflac New York, you can provide a wide range of benefits that gives them coverage in the areas they need most, and with a brand they know and want. You can attract and retain new talent by providing the kind of benefits they'd expect from a bigger company, helping your business stand out from the crowd.

THE BEST PART ABOUT AFLAC!

NO DIRECT COST TO YOUR COMPANY

Aflac New York's insurance policies are paid entirely by your employees; therefore, adding value to your employee benefits plan without incurring direct costs.

OFFERS A WIDE RANGE OF POLICIES

Aflac New York offers a wide range of policies that can help cover health events from accidents to hospitalization. You choose the ones that are best for you, your employees, and your business.

POTENTIAL TAX SAVINGS

Aflac New York's tax-advantaged plan allows employees to use pre-tax dollars to pay for certain benefit costs, through a Section 125 cafeteria Plan. This plan may also reduce your FICA taxes, helping you counterbalance the challenges you face in today's economic environment.

ATTRACTIVE TO YOUR EMPLOYEES

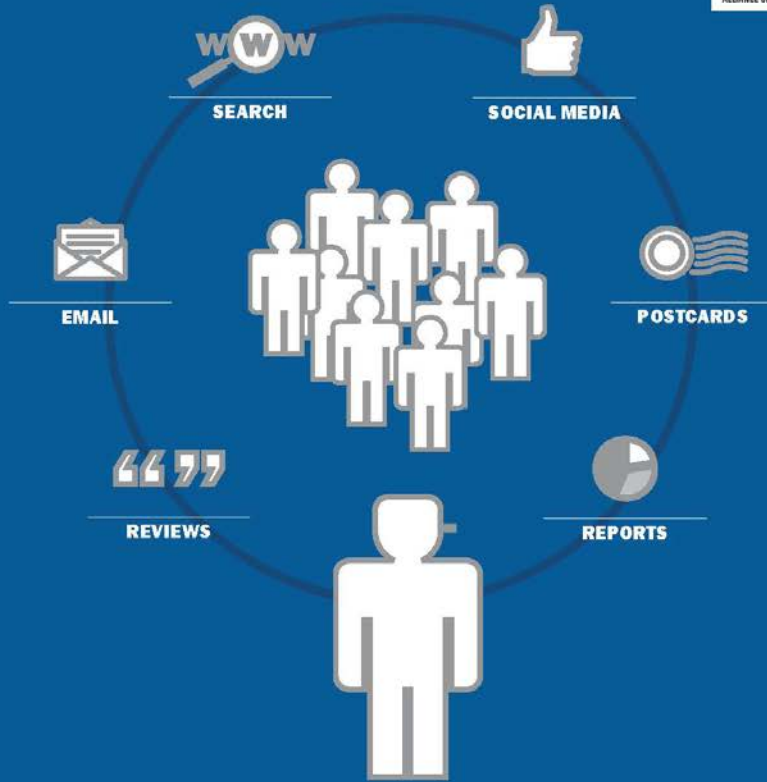
Aflac New York insurance complements your major medical insurance to help you create a more attractive employee benefits package. Our wide range of policies is designed to provide cash benefits to your employees if they become injured or sick. With Aflac New York policies, there are no deductibles, copayments, doctor networks, or pre-authorization requirements.

Join the 16,500 companies* that Already include Aflac New York as an essential part of their benefits package. Find out more:

Walter Bonilla 1.631.926.0342 walter_bonilla@us.aflac.com

American Family Life Assurance Company of New York (Aflac New York)





SOCIALCRM: SHOP MARKETING MADE SIMPLE

**AASP Members Receive
\$15/month off SocialCRM**

Includes new SocialCRM sales and upgrades of existing eCRM customers to SocialCRM. It does not include a discount on new sales of the eCRM product level.



Powerful. Intelligent. Simple.

Please Contact Your AASP Sales Representative
to Schedule a Mitchell 1 Presentation



SEARCH

GO WHERE NEW CUSTOMERS CAN FIND YOU

Our Customer Review System allows your customers to create reviews of your service, which are automatically verified as authentic customer reviews. These reviews, with keywords added to optimize performance, create Search Engine-friendly links – driving your search visibility upwards, where new customers can find you.



EMAIL

STAY CONNECTED TO CURRENT CUSTOMERS

Turn first-time customers into loyal, profitable customers automatically. Mitchell 1's Social CRM integrates seamlessly with your shop management system, calculating mileage history and combining that with specific maintenance schedules to determine next recommended services. Includes:

- Email matching with your customer database
- Ongoing automatic email service reminders
- Target market promotions
- Customizable large-format postcards, artwork, and logos



POSTCARDS



SOCIAL MEDIA

IT'S TIME TO GET SOCIAL MEDIA WORKING FOR YOU

Your dedicated support agents will set up your Facebook page for maximum word-of-mouth marketing. Compelling content, AutoNetTV™ videos and Customer Reviews will be automatically pushed to your Facebook page on a regular basis to keep your shop visible and your customers engaged. Facebook links will be included in the Thank-You emails and on your customer's personalized vehicle maintenance website, OwnerAutoSite.com.



REVIEWS

GIVE YOUR SHOP A REPUTATION BOOST

Your customer reviews are posted to the web, complete with Overall Satisfaction Star Ratings, Review Comments, and Recommend scores. The Customer Review System can also verify which reviews are from actual customers, which studies prove are typically higher than unverified reviews. With ReScore, you can ask for a follow up review once you've had the opportunity to resolve a customer concern.

- Automated low score alerts
- Review customer verification
- Links to your shop's website
- Respond to customer reviews



REPORTS

SAY HELLO TO MARKETING CRUISE CONTROL

Your Mitchell 1 Support Agent will work with you to set up your SocialCRM service and monitor its performance with our extensive Summary Reports. Your support agent will:

- Set up Facebook page and create automatic feeds of video and review content
- Help you choose automatic Email and Postcard campaigns
- Review your Summary Reports and recommend tuning your program for maximum return on your investment
- Help you create coupons and send targeted email blast campaigns



Q1 2012

Manager

	Promo Price	AASP Price
Manager, Single User	\$0 S&I \$109/mo	\$99/mo
Manager, Multi User	\$0 S&I \$135/mo	\$125/mo
ManagerPlus, Single User	\$0 S&I \$139/mo	\$129/mo
ManagerPlus, Multi User	\$0 S&I \$175/mo	\$165/mo

TEAMWORKS

Manager, Single User w/OnDemand5.com	\$0 S&I \$209/mo	\$199/mo
Manager, Multi User w/OnDemand5.com	\$0 S&I \$259/mo	\$249/mo
ManagerPlus, Single User w/ OnDemand5.com:	\$0 S&I \$239/mo	\$229/mo
ManagerPlus, Multi User w/OnDemand5.com:	\$0 S&I \$295/mo	\$285/mo

Other Products available as bundles or individually

OnDemand5.com	\$0 S&I \$159/mo	\$149/mo
Medium-Truck.net	\$0 S&I \$129/mo	\$119/mo
Tractor-Trailer.net	\$0 S&I \$235/mo	\$225/mo
SocialCRM	\$0 S&I \$199/mo	
SocialCRM - AASP Members Only	\$15.00/mo Off Promo Price	
	1st Quarter 2012	

Please contact your local Mitchell1 Representative for more info.

To find your local representative, or submit a lead, go to: www.m1leads.com/aasp

- **Prices should not be shared as an example only. Prices may vary depending on the product needs of the Repair Shop Customer.**
- All products come with a 30 day cancellation policy from Mitchell1.
- All products require 12-month agreement. After initial 12 months, each renewal period is 12 months with 30-day guarantee period commencing on renewal date.
- All products offered as software only; customer must provide hardware.
- All products include on-site training and installation.
- Network set up, installation and installation of all multi-user products is the responsibility of customer. Obtaining the services of a Network Professional to set up the network and install all multi-user products is highly recommended.
- Promotional pricing ends March 31, 2012.

The NAPA Major Account Program

*** **FREE MONEY GIVEAWAY** ***



Want to put more money in your pocket
and do nothing more than you do now?



You already buy parts and supplies for your business so why not buy from NAPA and earn 2% rebate!

The Association and NAPA developed a complete, competitive supply program designed to boost your backroom profits and meet your customer needs. Here's what it includes:

BENEFITS TO ASSOCIATION RETAILER

<u>Quality</u> Products that meet or exceed OEM specifications	<u>Consistent</u> Nationwide Parts Warranty
<u>Customized</u> Pricing -Reduced Parts Costs	<u>Availability</u> -Up to 342,000 Part Numbers
<u>Improved</u> Inventory Turnover	<u>Broader</u> Inventory Coverage
<u>Less</u> Downtime -Higher Gross Profitability	<u>Obsolescence</u> Protection
<u>Increased</u> Field Contacts -700 Factory Representatives	<u>Tailored</u> Local Inventories
<u>Consistent</u> Manufacturers Throughout Our System	<u>Recognized</u> Consumer Brand
<u>More</u> Effective Shop Inventory -Reduced Investment and Higher Productivity	
<u>Prolink</u> Internet based catalog, 24/7 parts availability and pricing	

PROFIT PLAN

Very competitive pricing on NAPA Premium and Value Line products
Special quarterly stocking incentives
Quarterly product discounts to enhance competitive pricing during key selling seasons
Discount on electronically ordered parts from participating stores
Prompt payment discount terms (2% 10, Net 20)

A BRIEF LOOK AT NAPA

Since 1925, NAPA (**National Automotive Parts Association**) has helped businesses expand their parts coverage and maximize turnover and ROI. They offer an unparalleled package for people, products and programs to increase your productivity:

More than 5,800 **NAPA AUTO PARTS** Stores Nationwide

- Strategically located Distribution Centers servicing all 50 states
- Computerized inventory control linked to your station
- Highly trained Factory Reps.
- Training for you and your employees

(O V E R)

Now...what do you have to do to participate in the NAPA Program? It's easy. You just have to:

- Register in **NAPA** Major Account Program with the Association
- Stock a minimum of four product lines
- Designate **NAPA** as first call supplier, and
- Purchase a minimum of \$7,500 per quarter (Average \$2,500 per month)

It couldn't be easier so why not join today. **No risk**...if you don't meet the quota you just don't receive the rebate, nothing lost...but additional profit could be gained!

Name of Your Business:		
Business Address Street:		
City:	State:	Zip:
Phone:	Fax:	E-mail:
Name of NAPA Dealer:		
NAPA Street Address:		
City:	State:	Zip:
Phone:	Fax:	
Additional NAPA Dealer(s) you do business with:		
Name of NAPA Dealer:		
NAPA Street Address:		
City:	State:	Zip:
Phone:	Fax:	
Name of NAPA Dealer:		
NAPA Street Address:		
City:	State:	Zip:
Phone:	Fax:	

FAX this form back to:
518 452-1955



Let your energy bill *pay you back*



Enjoy all these great benefits when you switch your energy supplier to Energy Plus®



\$50 Activation Bonus
after two months of active service for your business' electric accounts*



Earn 3% Cash Back
every year on the supply portion of your business' electric bill*



Earn even more Cash Back
when you enroll your natural gas account*



No commitment
when you enjoy the same service without risks, fees, or long-term commitments

► **IS THERE ANY COST TO ENROLL OR CANCEL?**

Not at all! There is no cost to enroll with Energy Plus and you can cancel service at any time without penalty. Give Energy Plus a try risk-free today.

► **FOR YOUR BUSINESS AND HOME.**

Energy Plus provides energy to both homes and businesses throughout New York so you can enroll all your energy accounts. Members with electric residential accounts are also eligible to receive a \$25 Activation Bonus and 2% Cash Back annually on the supply portion of their electric bills. Homes and businesses receive an additional \$25 Activation Bonus and up to 3% Cash Back on natural gas supply charges every year.* Sign up both your business and home today!

► **NO INTERRUPTION TO YOUR SERVICE.**

The best part is that nothing about the way your service is delivered will change. Your local utility will continue to deliver your energy, read your meter, handle service emergencies, and send your monthly statement. You'll be earning Cash Back while still enjoying the safety and reliability of your current service.

Select the **Green Option** to support **100% wind power**

► **HOW DO I EARN CASH BACK?**

Once you select Energy Plus, you will receive a Cash Back rebate check automatically after every 12 months of service. Your Cash Back rebate will be 3% of your annual electricity supply charges for home accounts and 5% for business accounts. Earn even more Cash Back when you enroll your natural gas account. Home accounts receive 2% Cash Back and business accounts receive 3% Cash Back on your annual natural gas supply charges.



To learn more or enroll, visit this special offer page at www.EnergyPlusRewards.com/NYSASSRS59 or call **855-388-5274** and mention **Offer Code "SER-0059"**

ENERGY PLUS

*If enrolling an electric account, a \$50 Activation Bonus for business accounts or a \$25 Activation Bonus for residential accounts will be awarded after completing 2 billing cycles of active electric service with Energy Plus. If enrolling a natural gas account, a \$25 Activation Bonus check for business accounts or a \$25 Activation Bonus check for residential accounts will be awarded after completing 2 billing cycles of active gas service with Energy Plus. Active accounts are defined as those (i) that are billing more than \$0 and (ii) for which Energy Plus has not received a request on behalf of the customer to discontinue (drop) their service. Please note, if you enroll both electric and gas accounts, it is possible your services will start on different dates - so your bonuses may be awarded on different dates. Members will receive a Cash Back rebate check after every 12 billing cycles of service for active accounts. The Cash Back rebate will be 3% of the annual supply charges per business account and 2% per residential account. Account eligibility for a natural gas Activation Bonus requires a minimum of 500 annual therms or ccf's, based on historic usage as estimated by your utility at the time of enrollment.
Electricity service is provided through Energy Plus Holdings LLC and natural gas service is through its affiliate Energy Plus Natural Gas LLC. The Energy Plus rate is variable and therefore subject to change each billing cycle. Current and historical rates should not be taken as a guarantee of future rates and Energy Plus makes no warranty, express or implied, regarding specific savings.
If you are currently on a Budget Billing plan, your monthly budget billing amount may be adjusted as a result of enrollment with Energy Plus. In addition, your utility may perform a true-up upon enrollment with Energy Plus. Depending on various factors, including season, this true-up could result in a charge, or a credit.
Electricity offer valid for NY residents excluding areas serviced by the Long Island Power Authority (LIPA). Natural gas offer valid for NY residents with heating accounts in areas serviced by Consolidated Edison, National Grid (Keyspan NY), National Grid (Niagara Mohawk), Orange & Rockland and National Fuel Gas. Energy Plus reserves the right to discontinue or modify the program and other offers cannot be combined with this offer. Your local utility company will continue to deliver your electricity and/or natural gas, as applicable. Offer not valid for government entities.