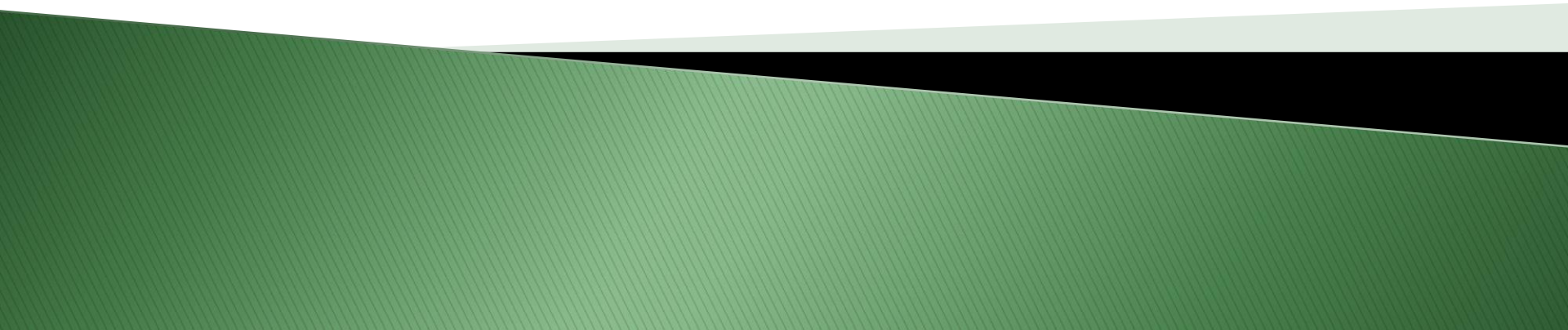


Buy Here Pay Here

Hall of Fame

Hall of Famers of the Future



How do YOU
get on this
stage??

Disruptive Business

- ▶ An idea that radically changes an industry or business strategy, especially by creating a new market and disrupting an existing one.

Three
Disruptive
Trends

Three Disruptive Trends

- ▶ 1. Technology & Data
- ▶ 2. Regulation & Compliance
- ▶ 3. User Experience

All Members

- ▶ Jim DeVoe
- ▶ Ed Bass
- ▶ Martin Ingram
- ▶ John Linnehan
- ▶ Bruce Kennet
- ▶ Julian Coddling

2015

Buy Here Pay Here

Hall of Fame

Inductee

Donald A. Foss



Credit Acceptance – Southfield, MI
CARite, Inc. – Madison Heights, MI