



# BULLETIN

COLORADO AUTOMOBILE DEALERS ASSOCIATION

## IN THIS ISSUE

- Letter from the Chairman
- Summer Regional Meeting Schedule
- FTC Safeguards FAQs
- Fire Muster





## TABLE OF CONTENTS

<b>No News is Good News, Jeff Taylor</b>	<b>3</b>
<b>FTC Safeguards: FAQs, Margo Finer</b>	<b>5</b>
<b>The Pendulum Swings Right, Jackson Piggott</b>	<b>7</b>
<b>Spin More Dealers: Sell Smarter Not Harder</b>	<b>10</b>
<b>Clear the Air Foundation, Mark Zeigler</b>	<b>11</b>
<b>Events Calendar</b>	<b>13</b>



## 2025 REGIONAL MEETINGS

**June 19 - 20**

**Durango**

**June 26 - 27**

**Eastern Plains**

**June 30**

**Steamboat Springs/Craig**

**July 9**

**Colorado Springs/Pueblo**

**July 22 - 24**

**Grand Junction/Glenwood Springs**

**July 28 - 29**

**Fort Collins/Greeley**

**July 30 - 31**

**Boulder/Denver**





**Jeff Taylor**  
Chairman of the Board

## No News is Good News

As we move into the heart of summer, I want to share a brief reflection that might resonate with many of you: sometimes, no news is good news.

It was not that long ago we couldn't get out of the way of the Federal Trade Commission, Environmental Protection Agency, and the Biden Administration. Like a surfer in a rip tide, as soon as you surface from one wave, the next is already on top of you. From legislative proposals and regulatory changes to labor issues, supply chain disruptions, and tariffs, it's in these moments where the Association's value is crystal clear to us.

But every once in a while, we encounter a stretch like this summer—where the headlines are few, the legislative calendar is slow, and industry drives the news cycle. These moments, where we can refocus on our shops, our manufacturers, and our consumers, are welcomed breaks.

Periods of relative quiet offer something increasingly rare: stability. Stability allows businesses to operate without sudden pivots. It allows employees to focus on doing their jobs well. And it gives your association time to plan, build relationships, and prepare for what's next, rather than constantly reacting to what's now.

In these times, CADA will be looking at where to invest in its future. Planning for the next big fight now will give us that much of a head start when it is time to go. We only ask you to remember the Association in the quiet times. What are the things that are bothering you now? Hindering your bottom line? Creating headaches for your management? Are these things policy problems that the Association can fix? Helping set the agenda can push your priorities to the top of the list.

That said, this calm won't last forever. Washington will return from recess. State legislatures will reconvene. Global markets will shift. Please help us prepare before that time comes.

So if you've noticed fewer alerts in your inbox or less urgency in your news feeds, take a breath. It's not neglect. It's a welcome pause. Enjoy your summers, your families, and your 20 groups. In an industry where we often equate action with progress, let's not forget that stability is also a sign of health.

Enjoy the season and thank you for your continued engagement and support.



# How Can Succession Planning Benefit Your Business?

## Don't Risk What You Have Worked To Build

**Commercial Insurance** Property & Casualty | Life & Disability Income | Workers Compensation | Business Succession and Estate Planning | Bonding

You've spent years carefully building your business, but how much time have you spent creating a plan to pass your life's work on to the next generation? Help to make your legacy secure with a sound business succession and estate plan.

The content of this publication is for general information purposes only and should not be considered legal advice or an offer of insurance. Coverage will be determined solely by the terms of your policy, if approved for issue. Consult with a qualified professional to discuss questions specific to your circumstances.

**Federated Mutual Insurance Company and its subsidiaries\*** | [federatedinsurance.com](https://federatedinsurance.com)

25.02 Ed. 10/24 \*Not licensed in all states. © 2024 Federated Mutual Insurance Company



Scan to learn more about business succession and estate planning and the options available to help you plan for the future.





# Federal Trade Commission



**Margo Fler**  
External Affairs &  
Communications

## FTC Safeguards: FAQs

On June 16, 2025, the Federal Trade Commission (FTC) released a set of Frequently Asked Questions (FAQs) to clarify the requirements for the Gramm-Leach-Bliley Act (GLBA) Safeguards Rule, specifically with a focus on motor vehicle dealers. This is the first set of FAQs issued since the revised Safeguards rule that took effect in 2023, providing guidance to help dealers comply with data security obligations.

While the FAQs don't change the requirements of the FTC Safeguards Rule, which mandates that financial institutions—including most auto dealers—develop and maintain an all-encompassing information security system. Key points include designating a qualified individual to oversee the program, implementing access controls, encrypting customer information, and reporting any data breaches involving 500 or more customers to the FTC within 30 days. The FAQs also address specific scenarios, such as whether sharing customer information with the OEM for recall notices makes them a service provider (it does not, unless they provide services), and clarify that dealers must conduct risk assessments and ensure third-party providers have adequate safeguards.

CADA has always encouraged dealers to seek third-party assistance with GLB compliance due to the technical nature of the rule and the severity of the fines for noncompliance. To this

end, CADA has endorsed ComplyAuto for its GLB compliance function. They have developed a self-contained very user-friendly compliance system that can help you easily navigate all of the aspects of the rule. They have also retained two long-time NADA staffers for substantive experience.

You've heard CADA discuss the Safeguards Rule consistently across the last 24 months. It falls under the FTC's jurisdiction, making compliance critical to avoid penalties and for the protection of customer data. These FAQs help dealers understand their obligations, streamline compliance efforts, and reduce the risk of costly data security problems, especially in the age of increasing cyber threats. However, as it pertains to Colorado, compliance with the entirety of GLB, exempts you from several state privacy laws that come with additional regulatory actions and fines.

**FAQ Sheet**



If you need assistance finding a vendor for Safeguards protection or have general questions about what GLB requires of dealers, please contact our President Matthew Groves ([matthew.groves@colorado.auto](mailto:matthew.groves@colorado.auto)) or Lauren Bailey, Vice President & Senior Counsel with ComplyAuto ([lauren.bailey@complyauto.net](mailto:lauren.bailey@complyauto.net)).



# Digital title & reg made for you.

**vitu**



COLORADO

**vituinterstate**

50-state title & reg with  
Vitu Interstate

**vitu** | **AT**

ACCELERATED TITLE™

Don't wait weeks or months — get trade-in  
payoff and title release faster than ever

**NTX**

NATIONAL TITLE EXCHANGE

Now with your payoff and release,  
get the vehicle titled in your  
dealership's name



**DOR processing  
done right**

Secure, intuitive  
web-based solution



Dependable fee  
and tax calculation



Auto-populated forms  
prevent critical errors



Account Executives check in



Ensure compliance with  
professional deal audits



Seamless DMS integration  
reduces data entry



Local experts answer  
your questions



Eliminate manual checks with  
ACH transfers



In offering in-state reg and titling services to dealers across the state  
of Colorado, Vitu is proud to partner with the Colorado Automobile  
Dealers Association. Visit **colorado.auto**

**vitu**



COLORADO

Locally and across the nation, Vitu supports  
all of your title and registration needs. Visit  
**vitu.com** or call **800-211-3642** to learn  
more and schedule a demo today.





**Jackson Piggott**  
Bill Barrow Fellow  
for Government Affairs

## The Pendulum Swings Right: Federal Regulatory Shift Takes Shape

As the new political authorities establish themselves in the intense heat of a DC summer, June offered a clear signal that this Administration is taking its foot off the necks of the business community. This is not to say that we are no longer enforcing existing rules. Those of you who joined NADA's webinar with the Federal Trade Commission this week saw that this is far from true. But the rapid-fire cadence of regulations has slowed to a trickle as the President and the Congress rightsized the authority of the administrative agencies.

The most consequential development came on June 20, when the U.S. Supreme Court ruled that a coalition of energy producers, headed by Valero, have standing to challenge California's longstanding Clean Air Act waiver. That waiver, reinstated during the Biden administration, has allowed California to enforce stricter emissions standards than those set by the federal government. With the legal challenge now moving forward, the future of this two-tiered emissions framework is in jeopardy. If the waiver is ultimately revoked, automakers may realign compliance efforts around the long-advocated 'One National Standard.' Incidentally, had this decision happened prior to CADA's lawsuits in 2019, our case would have been permitted to proceed under the same authority.

In parallel, the U.S. Senate advanced measures to roll back a separate EPA-created rule in the Corporate Average Fuel Economy (CAFE). This would eliminate or significantly reduce financial penalties imposed on manufacturers that do not meet fleet-wide fuel-efficiency targets first set by the Obama Administration. The move reflects growing industry and political pushback against what many view as an aggressive and inflexible regulatory regime. Automakers have long argued that CAFE penalties, particularly under the revised 2024 structure, imposed disproportionate costs on larger vehicles that are still in high consumer demand. Loosening enforcement could ease compliance costs for manufacturers, delay the pace of the EV transition, and preserve consumer access to a broader range of internal combustion vehicles—at least in the near term.

Conversely, the Federal Trade Commission released updated guidance under its Safeguards Rule in mid-June, reaffirming and clarifying data-security obligations for businesses engaged in consumer financing, including auto dealerships. The updated guidance reinforces requirements for written information security programs, internal risk assessments, employee training protocols,



vendor oversight, and rapid breach response plans. This is a warning shot to industry that consumer privacy is still a priority of this Administration. The FTC has taken two regulatory actions against dealerships who were found in violation of this standard.

Together, these developments reflect a broader realignment of federal priorities—one that departs from the climate- and consumer-driven agenda of the past few years and embraces a more industry-friendly posture. However, the regulatory landscape remains complex. Ongoing litigation, agency discretion, and potential changes in the 2026 election cycle all contribute to an atmosphere of uncertainty.

The National Automobile Dealers Association (NADA) has warmly welcomed the Trump administration's actions to reexamine "unrealistic" tailpipe emissions mandates that pushed for elevated EV adoption. In a March press release, NADA President and CEO Mike Stanton stated, "our current emissions regulatory framework is completely out of sync with consumer demand," urging regulatory levels "the market can actually bear". NADA has also actively lobbied NHTSA and EPA, filing extensive comments asserting that heavy EV mandates—without sufficient charging infrastructure or consumer uptake—would constrain vehicle choice, inflate costs, and strain inventory availability. The association views recent actions as a victory for dealers and consumers alike.

CADA will keep a close eye on federal developments—from emissions lawsuits to fuel economy rules and data privacy enforcement—and we will keep you in the loop with updates as things unfold, so you can stay ahead of what's coming







# loyally

We're your dealership's best friend.

We help you grow your business with our dedicated Account Executives and underwriters who stay by your side. Perhaps not as admirably as your office pup Sparky, but we're channeling his energy.

We're all better off with an ally.

[ally.com/dealer](https://ally.com/dealer)

**ally** do it right.



**Spin More Deals:  
Selling Smarter Not Harder**

**TRADE  
PENDING**

**Check out the most  
recent training** 



**CAD ON-DEMAND**  
YOUR SOURCE FOR DEALER EDUCATION





**Mark Zeigler**  
Clear the Air  
Foundation Director

## Fire Truck Parade & Muster

The 39th annual Fire Truck Parade & Muster in Littleton took place on June 14, and the Clear the Air Foundation supplied two cars for an extraction demonstration. Firefighters and EMTs reenacted an accident scene and used the jaws of life to pry open the roof and doors to demonstrate how they would rescue anyone stuck inside. It's always a fan favorite and the foundation is happy to support this event. As always, the vehicles are picked up and recycled after the event.



**Sponsored by:**



# Providing Dealerships Peace of Mind

## IT Cybersecurity Compliance

For more than 25 years Helion has been exclusively serving the IT and cybersecurity needs of dealers.

Want to see what Helion can do for your dealership?



**Helion's Website**

[www.heliontechnologies.com](http://www.heliontechnologies.com)

HELION

Technical  
Expertise



# Clunky payments slowing your dealership down?

Get back in the driver's seat with faster processing, tighter controls, and cash back that adds up. Corpay helps dealerships simplify how they purchase and pay, all in one platform that moves at your speed.



Corporate  
Cards



Virtual  
Cards



Full-Service AP  
Automation



Corpay

**800,000+**  
businesses use  
Corpay

**\$3.6B**  
in dealership payments  
processed annually

**890,000**  
suppliers already  
onboarded



It Pays  
to Corpay

Corpay Mastercard® is issued by Fifth Third Bank, N.A. or Regions Bank, pursuant to a license by Mastercard® International Incorporated. Mastercard® is a registered trademark, and the circles design is a trademark of Mastercard® International Incorporated.





## 2025 EVENTS CALENDAR

January - May	<b>Colorado Legislative Session</b>	✓
February 12	<b>Q1 Board Meeting</b>	✓
April 17-20	<b>Colorado Auto Show - Industry Night</b>	✓
June 11	<b>Q2 Board Meeting</b>	✓
June - August	<b>Regional Meetings</b>	
September 8-10	<b>Project DC &amp; Q3 Board Meeting</b>	
October 8	<b>Golf Event - Clear the Air Foundation</b>	
November 13-14	<b>Strategic Planning Retreat</b>	
November 13	<b>Colorado Automotive Hall of Fame</b>	
December 10	<b>Holiday Luncheon &amp; Q4 Board Meeting</b>	

*More details will be provided about each of these events. For questions, please reach out to Margo Finer at [margo@colorado.auto](mailto:margo@colorado.auto).*



# CONTACT US

## Colorado Automobile Dealers Association

290 East Speer Blvd., Denver, CO 80203 | 303.831.1722

[info@colorado.auto](mailto:info@colorado.auto) | [www.colorado.auto](http://www.colorado.auto)



**Matthew Groves**  
*CEO/President*  
[Email](mailto:mgroves@colorado.auto)  
303.282.1449



**Beth Weir**  
*Vice President of Finance*  
[Email](mailto:bweir@colorado.auto)  
303.457.5120



**Mark Zeigler**  
*Clear the Air Foundation Director*  
[Email](mailto:mzeigler@colorado.auto)  
303.457.5105



**Dan Allison**  
*Director of Operations and Training*  
[Email](mailto:dallison@colorado.auto)  
303.831.1722



**Jackson Piggott**  
*Bill Barrow Fellow for Government Affairs*  
[Email](mailto:jpiggott@colorado.auto)  
303.457.5106



**Caitlin Ming**  
*Director of Insurance Services*  
[Email](mailto:cming@colorado.auto)  
303.457.5110



**Margo Finer**  
*Director of External Affairs & Communications*  
[Email](mailto:mfiner@colorado.auto)  
303.282.1456



**Maegan Wilson-Kjellberg**  
*Director of Member Services*  
[Email](mailto:mwkjellberg@colorado.auto)  
303.457.5109





[www.Colorado.Auto](http://www.Colorado.Auto)