

Offices in Chickasha, Duncan & Lawton, Oklahoma (405) 224-4750 fax:(405) 421-0115 www.199down.com

04/06/2020

My SAG Family,

I want to thank you for your business in the past and look forward too many years of working together in the future. We continue to do what we have done since May 2008, helping our customer's in their most challenging times. Our mission remains the same, to provide outstanding customer service, with honesty, integrity and professionalism while leaving a positive impression with our customers, co-workers and community. We will continue doing this as long as I am here!

We have taken many steps to protect our staff and customers and want you to feel safe in interacting with us. Many times a day we sanitize and protect the areas we all come in contact with. In addition, we are doing deep cleaning after hours to protect us further. We will continue to follow CDC quidelines.

We are all nervous about the current financial situation, we are all in this together! However, we will get through this together and come out on the other side stronger and more determined than ever. The main thing is we all maintain communication. We must have a plan moving forward! As long as we communicate, anything is possible. Please contact your account manager, even to visit, if we can be of any assistance.

We still want to maintain social distancing, probably for years! We urge you to use the payment options we have implemented to eliminate personal contact. The drop boxes can be used during or after business hours. The online channels are always available as well. Pay-by-phone has become quite popular as well. We are available 24/7/365.

We will continue to monitor the situation and take additional measures as needed to best support our valuable assets, our customer base!

We have re-opened our lobbies and look forward to interacting with you in a safe manner. Being here for you will remain our top priority!

Stay safe and stay prepared.

Joe

04/03/2020

To my entire staff,

Covid-19 has changed the way we think, the way we operate and the way we all communicate. I hope this change is temporary and we can go back to shaking hands and interacting sooner than later.

Governor Stitt announced he was shutting non-essential businesses down in the counties with positive test results effective March 25th at midnight. While there was discussion in our chat room as to our personal opinion's if we were essential or non-essential, I was convinced SAG was very essential to the staff and our customers. Regardless of our opinion, I prepared SAG to close initially from March 26 until April 4th with full pay. Full pay cost SAG approximately \$10,000 a week once everything is included. I knew I would reassess the situation on approximately April 2nd. Most of the staff was glad to close and work remotely or do odd jobs I requested for the time being. I am glad we closed and you were able to stay home or at least semi-seclude yourself for a week and a half. Here is the problem. Very few other businesses closed as well. As a matter of fact, auto dealerships were listed as essential and I know of not one other dealership that closed and allowed staff to limit contact with customers. I have read that 30% of dealerships will be forced out of business due to Covid-19! I also know without a doubt, 100% of businesses that have closed and fail to re-open will be forced out of business for good! I am not ready to close the business and retire. I have a wonderful staff and customer base that depends on SAG for one reason or another and we must carry-on as an essential business just like all other dealerships. Therefore, I have announced SAG will reopen our lobbies and report back to work on Monday April 6, 2020. I have been in my office several times recently in tears not knowing what to do. I am at peace with the decisions I have made and hope and pray you understand they have all been made with my entire staff, customers and immediate family in mind.

There must be some changes moving forward. We have gone through a major reduction in revenue and are forced to make some reductions in expenses as well. I have already killed some advertising cost and I am analyzing each expense line-by-line. SAG has been geared up to sell 50 units a month. If sales or accounts are cut in half, I might be forced to do something with staff. I want to give you the opportunity first to decide if you want to be an essential or non-essential employee. Essential employees (once approved) will maintain full employment and benefits just like they exist today. Non-essential employees will be dealt with on a case-by-case situation and have already begun. Options will include, furloughs, layoffs or part time employment with a reduction in some benefits. Please let me know what your intention is. We can discuss options that will hopefully be a win-win for each of us. I want you to be at peace with your decision to be essential or non-essential.

It has been reported 1 in 6 will get Covid-19. In addition, we will more than likely know someone in our extended circle that unfortunately loses their life. Not one decision you or I make can stop this from happening. We all must make the best decision for us based on the information we have. Dr. Fauci has stated wearing a mask over your face will help reduce your chances of contracting the virus up to 80%. I highly recommend you taking measures to protect yourself.

I appreciate you more than you will ever know! Joe

I hope you and your family are safe and healthy!

In an effort to protect my staff and practice Social Distancing per the CDC request, I am asking that you let us serve you remotely via phone or email during the outbreak of COVID-19. **Our office lobbies will be closed beginning March 26, 2020, until further notice.** Your account managers are still available and willing to serve! Call us at 405-224-4750 or 580-252-5553 if we can assist you. Additionally, and as always, you can go online to www.solutionsautogroup.com to make a payment. You can also set your payments on a recurring basis or finally use the drop boxes provided at each location. Please, only drop money orders in an envelope with your name and phone number attached. You will get an email receipt once payments are processed.

Thank you for helping us to keep our communities a safe and healthy place for us all!

Joe D. Powell

March 17, 2020

To our valued Solutions Auto Group customers and friends,

The Coronavirus disease (COVID-19) has created an unprecedented situation, outside of the United States and here at home, creating not only health concerns but disruption in most every aspect of our lives. Solutions Auto Group is closely monitoring the situation and understands the concern and uncertainty you may be experiencing. We are committed to being responsive to the needs of our customers and employees as the situation evolves.

In response to the COVID-19 situation, we are keeping work spaces wiped, cleaned and disinfected in our customer and work areas including our night drop doors. Our customer's and employee's safety will always be our top priority. We currently remain open and have offered any staff that is not comfortable at work to please stay home until they feel safe and secure.

We strongly encourage you to use SAG's online payment portal on our website at www.solutionsautogroup.com for self-service payment options. If you haven't enrolled in online access, it only takes a few minutes. In an effort to save you the \$3.50 per transaction the software provider charges, we have free payments as well. We would also ask you to maintain a safe distance between yourself and others. To eliminate as much distance between you and our staff, you can use the nightly payment drop as well. If you need assistance, please give us a call.

Protect yourself and others. Finally, we ask that if you need to visit a store, but within the last 14 days have had flu-like symptoms, have traveled to countries that have a Level 2, Level 3, or higher Travel Health Notice by the CDC, or have taken a cruise, meet with our staff only by phone or email.

We are prepared. While no organization can anticipate every possible eventuality, we believe Solutions Auto Group is as prepared as is possible at this time. You can be sure that we will continue to monitor the situation closely and will adapt and amend our response as needed.

Thank you for your confidence in SAG. We will communicate further if the situation warrants and look forward to returning to business as usual soon.

Joe Powell Owner / General Manager