

AGENDA

BOARD OF DIRECTORS Meeting January 22, 2017 7:30 AM
Westin Hotel Savannah, GA (Room TBD)

Established 1954

Board Members:

Rex Davis, Chairman
Chuck Hinckley, Vice Chairman
Dave Shoemaker, Secretary
Matt Banning, Treasurer
Andy Aulakh
Scott French
Jim Miller
Michael Ouimet
Joel Teague

Other Attendees:

Steve Allen, President
Gregory J. Barro, Advisor
Tiffany Gamble, Advisor
Scott Cheek Advisor

Time	Item	Person	Board Action	Page
7:30 am	Call to Order and Welcome	Rex Davis		
7:30-7:35 am	Approve Minutes December 14, 2016 Board Meeting	Rex Davis	Move Discuss Vote	2-4
7:35-7:40 am	Approve November 2016 Financial Statement	Steve Allen	Move Discuss Vote	5-7
7:40-8:00 am	Pending Capital Requirements	Steve Allen	Report - Discussion	8
8:00-8:05 am	Boss Shops Update	Steve Allen	Report	
8:05-8:25	Project Diamond Update	Rex Davis	Discussion	
8:25-9:30	<u>Strategic Plan Review:</u> Board and Staff Succession Purchasing Franchise Like Model Service Centers Technology	Jim Miller Joel Teague Michael Ouimet Dave Shoemaker Matt Banning/Scott Cheek	Reports	9-23
10 Minutes	Break			
9:40-10:40	Departmental Reports: Member Development Sales Marketing Purchasing Annual Meeting Update	Steve Allen Luke Dinsdale Steve Allen Steve Allen Tom Boutwell Tom Boutwell	Reports	24-41
10:40-11:00	EFS Update	Steve Allen	Report	44
15 Minutes	Miscellaneous	Rex Davis		
11:30 am	Adjourn	Rex Davis	Move Vote	

AMBEST BOARD OF DIRECTORS
Conference Call
Wednesday, December 8, 2016

Board Members:

Rex Davis, Chairman
 Chuck Hinckley, Vice Chairman
 Dave Shoemaker, Secretary
 Matt Banning, Treasurer
 Andy Aulakh
 Jim Miller
 Scott French
 Joel Teague
 Michael Ouimet

Non-Voting Members:

Steve Allen, President
 Scott Cheek, Advisor
 Tiffany Gamble, Advisor
 Gregory J. Barro, Advisor

■ Chairman, Rex Davis, called the meeting to order with a quorum present.

■ Chairman Davis asked for a review of the minutes from the face-to-face November 8, 2016 Board meeting.

MOTION: Dave Shoemaker made a motion to approve the minutes of the November 8, 2016 Board meeting.

Andy Aulakh - 2nd
 Unanimous Approval

MOTION: Jim Miller made a motion to approve the minutes of the November 8, 2016 Board Officer Election meeting.

Dave Shoemaker - 2nd
 Unanimous Approval

■ **New Location Review:** Rex Davis presented a review of new member – Oasis Stop n Go in Twin Falls, ID. The location was previously voted on electronically.

■ **Strategic Plan Review:**

- P2P Loyalty Program: Rex Davis updated the Board on the P2P acquisition.
- Purchasing: Joel Teague updated the group on the purchasing group progress.
- Franchise-like Model: Michael Ouimet discussed the committee's progress regarding steps toward franchise-like decisions.
- Board & Staff Succession: Jim Miller reported on the status of staff programs for the future.
- Service Centers: Dave Shoemaker gave the overview of the service center department.
- Technology: Matt Banning and Scott Cheek provided feedback regarding the technology upgrades.

■ **Department Reports:** (See pages 8-18)

- Member Development: Steve Allen updated the group on the growth of each membership segment.
- Sales: Steve highlighted the current sales statistics.
- ASC Sales: Steve spoke about the current ASC sales statistics.
- Network Rack Average Plus Report: Steve mentioned the report in the attachments.
- Annual Mtg Update: Steve gave a wrap up from the 2016 Annual Meeting.

■ Fuel Card Report: Steve mentioned the fuel card report in the attachments.

■ **WEX / EFS Update:**

■ Steve Allen spoke about the EFS/WEX, Inc. changes.

■ **Financial Report:** (See page 19)

■ Steve Allen presented the October 2016 Financial reports in the attachments.

MOTION: Chuck Hinckley made a motion to approve the October 2016 financial reports as presented.

Jim Miller – 2nd

Unanimous Approval

MOTION: Dave Shoemaker made a motion to adjourn the meeting.

Michael Ouimet – 2nd

Unanimous Approval

Meeting Adjourned.

AT A GLANCE
AMBEST BOARD OF DIRECTORS MOTIONS
Wednesday, December 14, 2016

MOTION 16-882: Dave Shoemaker made a motion to approve the minutes of the November 8, 2016 Board meeting. Andy Aulakh - 2nd Unanimous Approval (Page 1)

MOTION 16-883: Jim Miller made a motion to approve the minutes of the November 8, 2016 Board Officer Election meeting. Dave Shoemaker - 2nd Unanimous Approval (Page 1)

MOTION 16-884: Chuck Hinckley made a motion to approve the October 2016 financial reports as presented. Jim Miller – 2nd Unanimous Approval (Page 2)

MOTION 16-885: Dave Shoemaker made a motion to adjourn the meeting. Michael Ouimet – 2nd Unanimous Approval (Page 2)

AMBEST, Inc.
Board of Directors' Financials At A Glance
Wednesday, November 30th, 2016



	Nov-16 Actual	Nov-15 Actual	Nov-16 Budget
Total Revenues	919,113	526,539	899,317
Total Expenses	739,603	453,712	681,071
Income Before Tax	179,509	72,827	218,246
Income Tax Expense/<Benefit>	71,805	(6,951)	5,925
Net Income (Loss)	107,704	79,778	212,320

	Y-T-D FY 16 Actual	Y-T-D FY 15 Actual	Y-T-D FY 16 Budget	2016 YTD Actual Vs. 2016 Budget (Unfavorable) Y-T-D Variance
	3,242,249	2,942,780	3,063,483	178,766
	2,865,332	2,660,153	2,911,690	46,359
	376,917	282,627	151,793	225,125
	150,767	77,963	29,625	(121,142)
	226,150	204,664	122,168	103,982

Additional items of interest:	Current Month	Prior Month	Same Month Last Year (As Originally Reported)
- Current Ratio	2.07:1	1.89:1	1.61:1
(current assets)	2,144,454	2,090,330	2,203,777
(current liabilities)	1,035,273	1,102,812	1,365,073

-Balance sheet summary			
Cash Operating	60,013	136,024	181,448
Cash Reserve	68,820	68,798	93,525
Cash Annual Meeting	246,968	195,927	9,190
Investments-Cash	107,694	44,183	81,678
Investments-Bonds	1,106,737	1,174,887	1,033,942
TOTAL	1,590,232	1,619,819	1,399,783

- Truck Stop changes:	Current Month	Prior Months	Year to Date
New truck stops - Budget	2	21	23
New truck stops - Actual	0	3	3
Lost truck stops - Actual		0	0
Net gain/loss	0	3	3

- Service Center changes:	Current Month	Prior Month	Year to Date
New service ctrs - Budget	0	0	0
New service ctrs - Actual	0	4	4
Lost service ctrs - Actual	0	0	0
Net gain/loss	0	4	4

Truck Stops - New

Name	No. of Locations	Category	Date
Mac Food Mart Goshen Rd	1	Fuel Stop	7/1/2016
Mac Food Mart - West Haven	1	Fuel Stop	7/1/2016
Taylor Quik-Pik	1	Fuel Stop	7/1/2016

Service Centers - New

Name	No. of Locations	Category	Date
Yokum Towing & Recovery	1	Service Center	7/1/2016
AtoZ 24 Hours Road Service	1	Service Center	7/1/2016
Joe's Tire & Lube	1	Service Ctr	7/11/2016
Rocky Mountain Truck Center	1	Service Ctr	8/1/2016

One Check Funds Distributed to Members - November 2016

Service Center Invoices Processed	3,200
Service Center	\$ 1,007,817
Fuel	\$ 2,700,469
Total Fuel and SC	3,708,286

Central Purchasing Processed - November 2016

Invoices Processed	231
Invoice Totals	\$ 251,803

AMBEST, INC.
Comparative Balance Sheet
For the Fiscal-Period Ending November 30th, 2016 and November 30th, 2015

	November 30th, 2016	November 30th, 2015
ASSETS		
Current Assets		
Cash	60,013	184,270
Cash - Reserve Money Market	68,820	93,525
Cash - Investment	107,694	81,678
Cash - Annual Meeting	246,968	9,191
Investment Bonds	1,106,737	1,034,547
Subtotal - Cash and Liquid Assets	1,590,232	1,403,211
Accounts Receivable		
AMBEST	554,222	469,418
One Check		261
Subtotal - Accounts Receivable	554,222	469,679
Total Current Assets	2,144,454	1,872,890
Pass-Through Assets		
Central Purchasing A/R	83,968	
Pass-Throughs - Monthly Billing A/R	42,596	
Cash - Designated to Central Purchasing from Operating	95,933	
Cash - Purchasing Rebates	5,834	
Cash - OneCheck Escrow	91,025	463,561
Subtotal - Pass-Through Assets	319,356	463,561
Other Assets		
Notes Receivable		4,045
Prepaid Expenses	34,035	29,386
NR P2P	6,348	-
Security Deposit	6,500	6,500
Investment in Joint Venture	4,475	5,375
Subtotal - Other Assets	51,358	45,306
Property and Equipment, Net	118,991	98,410
TOTAL ASSETS	2,634,159	2,480,167
LIABILITIES AND EQUITY		
Current Liabilities		
Accounts Payable - AMBEST	132,264	71,991
Other Accrued Expenses	9,057	9,375
Fleet Rebates	14,779	12,120
Accrued Federal & State Taxes	131,238	76,191
Annual Meeting Unearned Income and Donations	(2,750)	19,925
Deposits - Lucas Sponsorship	20,000	-
Deposits Potential Members	10,000	10,500
Unearned Revenue - Annual Renewal Fee	10,708	9,396
Uncollectible Accounts	29,535	29,535
Fuel Rebates Payable	68,480	49,821
Accrued Wages/EE WH	13,962	5,563
Unredeemed Points	598,000	598,000
Subtotal - Current Liabilities	1,035,273	892,417
Pass Through Liabilities		
Escrow Obligations OneCheck	91,025	463,561
Central Purchasing	178,902	
A/P Purchasing Rebates	5,323	
Subtotal - Pass-Through Liabilities	275,250	463,561
Deferred Taxes	44,221	26,276
TOTAL LIABILITIES	1,354,744	1,382,254
EQUITY		
Unrealized Gain(Loss) on Bond Portfolio	(4,700)	263
Retained Earnings	1,057,965	892,986
Net Income	226,150	204,664
TOTAL EQUITY	1,279,415	1,097,913
TOTAL LIABILITIES AND EQUITY	2,634,159	2,480,167

Based on Unaudited Financials

For Management Purposes Only

AMBEST, INC.
Income Statement vs. Budgeted Numbers
For Month Ending November 30th, 2016

	MTD Actual	MTD Budget	Variance (Unfavorable)	YTD Actual	YTD Budget	Variance (Unfavorable)
REVENUE						
Monthly Marketing Fees	194,886	198,000	(3,114)	1,024,757	969,000	55,757
New Membership Fees	-	5,013	(5,013)	4,600	22,963	(18,363)
Service Center Fee	33,000	34,167	(1,167)	172,600	170,833	1,767
Service Connection Fees	6,206	4,583	1,622	24,768	22,917	1,851
Points Issued	301,475	269,750	31,725	1,499,603	1,338,750	160,853
Loyalty & Gift Card Services	5,875	8,958	(3,083)	28,475	44,792	(16,317)
Member Meeting	347,253	350,000	(2,747)	347,253	350,000	(2,747)
Annual Renewal Fees	10,708	11,479	(771)	53,542	57,396	(3,854)
Marketing Opportunity	-	833	(833)	-	4,167	(4,167)
Rebate Purchasing Group	124	1,667	(1,542)	1,663	8,333	(6,670)
Commissions	3,125	1,667	1,458	16,796	8,333	8,463
Investment Interest	4,745	2,117	2,628	11,211	10,583	628
Trendar	6,480	6,292	188	32,640	31,458	1,182
Verifone	5,236	4,792	444	24,342	23,958	383
TOTAL Revenue	919,113	899,317	19,796	3,242,249	3,063,483	178,766
EXPENSES						
Advertising	6,393	16,250	9,857	48,940	81,250	32,311
AMBUCKS	1,507	2,250	743	7,533	11,250	3,717
Auto Expense	9,866	12,367	2,501	50,207	61,833	11,626
Bad Debt/Reserve	-	-	-	-	-	-
Bank Fees	429	533	105	4,199	2,667	(1,532)
Benefit Expense	12,127	9,792	(2,335)	50,506	48,960	(1,546)
Board Expense	7,356	-	(7,356)	9,615	20,200	10,585
Cards	-	9,000	9,000	-	18,000	18,000
Contract Labor	10,052	-	(10,052)	44,884	-	(44,884)
Depreciation Expense	3,478	3,333	(145)	15,750	16,667	917
Dues and Subscriptions	4,462	3,833	(628)	21,994	18,967	(3,027)
Equipment Lease	503	842	339	4,459	4,208	(251)
Gifts and Contributions	8,005	908	(7,096)	12,829	4,542	(8,288)
Insurance	6,485	4,367	(2,118)	23,247	21,833	(1,414)
Legal Services	7,469	2,525	(4,944)	27,794	12,625	(15,169)
Loyalty & Gift Card Expenses	3,552	3,125	(427)	16,757	15,625	(1,132)
Member Meeting	187,560	160,000	(27,560)	230,979	248,800	17,821
Other Outside Services	3,389	-	(3,389)	7,517	-	(7,517)
Payroll	161,537	172,950	11,413	801,482	897,485	96,003
Payroll Taxes	10,268	17,733	7,465	53,525	88,666	35,141
Points Redeemed	211,948	187,654	(24,293)	1,071,283	966,046	(105,237)
Postage and Shipping	2,050	2,667	617	10,409	13,333	2,924
Prizes	5,170	4,933	(236)	23,820	24,667	847
Professional Services	8,979	11,258	2,279	62,140	56,292	(5,848)
Provision for Unredeemed Points	-	-	-	-	-	-
Rent	6,876	7,200	324	34,378	36,000	1,622
Repairs and Maintenance	124	292	168	4,785	1,458	(3,327)
Supplies	5,578	1,875	(3,703)	12,422	9,401	(3,021)
Taxes and License	698	1,200	502	1,851	6,000	4,149
Telephone	7,446	5,942	(1,504)	33,769	29,708	(4,061)
Third Party Process Fees	-	2,175	2,175	6,878	10,875	3,997
Trade Shows	3,000	1,300	(1,700)	8,526	10,500	1,974
Training and Education	-	708	708	-	3,542	3,542
Travel	36,819	30,917	(5,902)	130,216	154,583	24,367
Trendar	6,480	3,142	(3,338)	32,640	15,708	(16,932)
TOTAL Expenses	739,603	681,071	(58,532)	2,865,332	2,911,690	46,359
Income Before Tax	179,509	218,246	(38,736)	376,917	151,793	225,125
Income Tax Expense	71,805	5,925	(65,880)	150,767	29,625	(121,142)
NET Income	107,704	212,320	(104,616)	226,150	122,168	103,982

Based on Unaudited Financials

or Management Purposes Only

Capital Requirements 2017

Item	Capital Required	Financing	Reserves	Cash Flow	Collateral	Available Reserve	Membership Fee Increase	Lease
P2P Acquisition Cost	\$ 1,500,000.00	\$ 1,100,000.00	\$ 400,000.00	\$0	Bond Fund	\$250,000		
P2P Acquisition Legal Fees	\$60,000			\$60,000				
P2P Transition Costs	\$20,000			\$20,000				
Software System Blueprint	\$25,000			\$25,000				
CRM System	\$200,000						\$200,000	
New Trailer	\$5,700			\$5,700				
New Truck	\$25,000	\$25,000			Truck			
Website & Mobil App Design	\$50,000						\$50,000	
Office Remodel	\$50,000							\$50,000
Total	\$ 1,935,700.00	\$ 1,125,000.00	\$ 400,000.00	\$ 110,700.00		\$250,000	\$250,000	\$50,000

AMBEST BOARD MEETING NOTES STRATEGIC PLANNING SESSION Rev: June 2-3, 2016

MISSION

To Drive Profitability for AMBEST Members for Long-Term Viability

	ACTIONS	PERSON RESP	PROGRESS	DUE DATE	STATUS
BEST LOYALTY PROGRAM IN THE INDUSTRY	Investigate if P2P is the right platform. If so, buy it, and at same time explore other vendors. Ensure integration with all POS Platforms (Radiant, Retailix).	Committee (Rex, Matt, Scott, Dave, Greg)	LOI has been mutually agreed, APA draft presented, Banks contacted, Business Plan draft presented to Board 11/8/16	11/30/16	Ongoing
	Develop/Hire staff to program the platform, and improve it.	Steve	After Acquisition Complete Analysis	12/31/16	Ongoing
	Evaluate competitor's plans.	Committee	Included in Due Diligence and Business Plan	Ongoing	Ongoing
	Train each member on how to maximize usage. Provide onsite training, webinars, or You Tube videos.	Steve	Numerous Training Sessions	Ongoing	Ongoing
	Develop a strategy to sell custom loyalty and gift card program to members for 4-Wheel customers.	Think Tank to include Matt and Scott		3/30/17	

	ACTIONS	PERSON RESP	PROGRESS	DUE DATE	STATUS
BRAND RECOGNITION	Establish and enforce uniformity in minimum, standard signage. (I.e. Define 'vital few rules' where we need uniformity and enforce them.) Consider grandfathering, as appropriate.	Committee to address this whole section. Committee should include the Scotts, Michael, Joel.	Need to address this prior to the 2017 AMBUCK\$ campaign	June 30, 2017	
	Uniformity and enforcement of all AMBEST marketing programs and collateral.	Committee		3/31/17	
	Provide inspection program, which may include mystery shoppers.	Committee		3/31/17	
	Provide best customer service (e.g. Best Practices training videos.)	Committee		3/31/17	
	More dots on the Map. (E.g. U.S., Canada, and one day Mexico - 500+)	Steve/Luke	We have numerous prospects. Need to make sure we can properly serve the members we have	Ongoing	Ongoing
	ACTIONS	PERSON RESP	PROGRESS	DUE DATE	STATUS
BEST FRANCHISE-LIKE MODEL	Identify 'Mom and Pop' AMBEST stores who may want to franchise (150+).	Steve/Greg	No Progress	Need to Establish	
	Negotiate the best franchise package with Circle K (e.g. reduce franchise fees, reduce royalty, reduced requirement for renovations, etc.)	Steve	Meeting Scheduled February 6	3/31/17	
	Present franchise package to membership.	Steve	To Follow Agreement	5/1/17	
	Show members savings by market basket (e.g. cigarettes, beer, soda 'coke in a box', etc.)	Steve	To Follow Agreement	5/1/17	
	Evolve into a national fuel-buying purchase program.	Steve	No Progress	Ongoing	

	ACTIONS	PERSON RESP	PROGRESS	DUE DATE	STATUS
EXCEPTIONAL TECHNOLOGY Angela, Carol, Dan, Scott, Matt, Steve	Re-platform infrastructure.	Contract vendor	Proposals received from 2 potential vendors	3/1/17	Ongoing
	Customer Relationship Management (CRM) – Sales tracking	Contract vendor (same package as above)	Plan to Present Proposal to Board at April 2017 meeting	April 17 Board Meeting	
	Recruit Software Developer (In house hire) SQL	Steve	Post CRM decision		
	Daily integration with billing companies.	Steve	Ongoing		
	Form committee to evaluate P2P platform versus competitors – Acquire vs. re-platform.	Steve	Decision made to purchase P2P		
	ACTIONS	PERSON RESP	PROGRESS	DUE DATE	STATUS
BEST-IN-CLASS FUEL CARD RELATIONSHIPS	Establish a long-term contract with EFS.	Steve	In Negotiations	3/31/17	
	Develop a relationship with Voyager, WEX/Fleet One.	Steve/Scott Cheek	In Negotiations	3/31/17	
	Develop a plan to incentivize fleets/drivers with AMBUCK\$ points to increase the number of cards in the market and increase the use of the card. (E.g. bonus points for drivers, better prices for reward members, free wi-fi, a certain number of points for starting a card, etc.)	Steve	This is a massive project and something that should be discussed at the Town Hall Meeting to determine member acceptance		
	ACTIONS	PERSON RESP	PROGRESS	DUE DATE	STATUS
MISCELLANEOUS	Ensure alignment between Service Centers and Advisory Committee. Verify that we have the right people on the Advisory Committee. Then work with the Board to determine if you do/don't add the Service Center Actions to the Strategic Plan.	Steve	The ASC Committee is active and the program is growing. Successful test of Service Connection Direct will result in location growth		

	Provide the Board with an update on your plan for right sizing for growth on our monthly conference call. (Org Structure, Development Planning, etc.)	Steve	Ongoing	Ongoing	Ongoing
	Continue to strengthen purchasing programs.	Steve/Tom	Ongoing	Ongoing	Ongoing
	Conduct the annual member survey prior to the Annual Strategic Board meeting.	Steve	Results to be Announced at Meeting	11/8/16	
	P2P Actions: <ul style="list-style-type: none"> Steve will find out when Burt's notes are due, and find the letter of intent. Find out if there are any liens that have been filed against Burt. Depending on what Steve discovers, consider having Rex (Dave, Chuck, and Jim) re-approach Burt via his attorney, with the idea that we are willing to employ the daughter. 		The acquisition is currently being negotiated.		

Misc actions for Steve	As part of the monthly Board update, show the actual AMBEST org chart and the evolution of the roles, given potential departures.	Steve	Done	January 2017 Board Meeting	
	Identify potential diversity candidates.	Board/Staff Succession Committee	Jim and Committee	Ongoing	
	Distribute the charter format and guidelines for the Committees. Ensure that the Committees name a chairperson.	By July 1	Done	Rex	Ongoing

COMMITTEE	BOARD MEMBERS: Other Board members invited to listen in on calls. The person in RED will set up the first call no later than July 1
PURCHASING	Joel, Dave, Kerry, Jim White, Bill Decker
P2P	Joel, Chuck, Dave, Greg, Rex
Technology	Matt, Scott Cheek
Franchise-like	Greg, Andy, Mike, Dave
Service Centers	Dave, Scott French, Jim
Board/Staff Succession	Jim, Chuck, Scott French

Ambest

Software System Blueprint Proposal

Prepared by: Sheri Blaho
1/13/2017

5272 South Lewis Avenue
Suite 100
Tulsa, OK 74136
918.496.1600

Executive Summary

CS3 Technology is pleased to present this proposal to Ambest. We want to thank you for allowing us the opportunity to work with you and your team. Should you accept one of our recommendations, we will provide you with the services necessary to effect real change within your organization.

For your consideration, this proposal includes:

Plus7 Process™

Your Blueprint engagement with CS3 is part of a proven methodology known as our Plus7 Process™. This 7-point model spans the project lifecycle and is consistent across all our engagements.

Project Components and Pricing

One option for solving your stated Key Issues have been identified. The proposed solution will provide a financial benefit to Ambest which will far exceed the initial investment. This solution will enable your organization's future growth and profitability.

Summary of Findings

We have documented the relevant components of your current operations during the Discovery Phase of our engagement. This information has assisted in the design of your proposed solution. Additionally, this information has been utilized in determining your Return on Investment or stated Financial Objectives.

Key Issues and Financial Impact

We have captured the Key Issues your team has identified along with the impact to your organization. To assist with your decision, we have included the estimated financial impact both in hours and dollars as appropriate.

Project Statement of Work

The statement of work provides a detailed description of the services and tasks that will be performed, milestones, deliverables, implementation time frames and resources that will be required from your staff. CS3 will provide Project Management to ensure all services align with the stated scope.

Terms and Conditions

The Terms and Conditions Section defines our mutual understanding regarding this proposal.

For your additional assurance, we have included three unique components in your proposal:

CS3 Protection Pricing™ - Fixed fee proposal ensuring a "no surprise ending."

CS3 Confidence Contract™ - Agreement to ensure your complete satisfaction.

CS3 18 Service Pillars™ - Performance standards consistently followed by each CS3 employee.

After reviewing the proposal, feel free to contact Sheri Blaho at 918.496.1600 extension 207 or Sblaho@cs3tech.com with any questions. Once you select your preferred course of action, please return a signed copy of the proposal along with the deposit.

Again, we thank you for considering CS3 Technology for this project.

Sheri Blaho and the CS3 Team

CS3 Plus7 Process™

Continuous process improvement is the key to your success and therefore our top priority. Your relationship with CS3 will continue to follow our proven evaluation and project methodology known as our Plus7 Process™. This seven-point model defines the ongoing relationship we have with each client and all engagements.

PlusOne – Discovery.

Your consultative sales process centers around a comprehensive discovery phase. This stage includes interviews with your key team members in order to detail critical issues and needs. The information is translated into your Summary of Findings Document with a Return on Investment statement that defines the savings your solution should yield.

PlusTwo – Design.

Utilizing your Summary of Findings Document, your business consultant will develop a solution designed to address your key business issues. Taking a holistic approach, CS3 will evaluate the options and present the best recommendations to you. More complex projects could benefit from a CS3 Blueprint™, a detailed design that defines existing business processes, gap analysis, and recommendations.

PlusThree – Planning.

Project planning and management is vital to your successful implementation. All engagements at CS3 include a closely monitored plan to assure your project remains on task, on time, and on budget. Your plan will function as your “reality check”, ensuring scheduling, resources and finances are defined and scrutinized.

PlusFour – Education.

It is imperative that your team completely embrace any new solution and the improved business processes. CS3 utilizes multiple education methodologies as needed. Individual instruction, instructor led and on-demand recorded training are used for your ongoing success.

PlusFive – Validation.

Your validation or “proof of concept” phase is required for a successful project. A working model will be prepared and utilized for confirming process flows, documentation, and customizations.

PlusSix – Deploy.

You can expect your solution deployment to be a “non-event” by embracing the Plus7 Process™. Rest assured we will be readily available for assistance, support, and additional questions.

PlusSeven – Review and Refine.

Organizations are dynamic; they grow, they contract, they change strategic directions. Continual process improvement allows your company to adapt to each new reality. CS3 is here to assist your organization through each new challenge.

Project Components & Pricing

The following defines your investment in this project.

	Option 1	Option 2	Option 3
Option 1: CS3 Blueprint per Attached Statement of work			
Total Project Investment	\$25,000	\$0	\$0
Other Terms Project Kick Off Date TBD Hotel, Travel Expenses, Meals and Incidentals will be billed separately Proposal Valid Until 02/12/2017			
Estimated Recurring Fees (year 2 and on) Annual Maintenance Fees	\$0	\$0	\$0

Financial Impact* could be as high as:

\$ -

*Full details can be found in the Key Issues and Financial Impact Section that was prepared specifically for Ambest.



Acknowledgment

By signing below, I authorize CS3 to initiate this project. I have attached payment for the required deposit.

Should I require assistance to complete any tasks not detailed in the Statement of Work, CS3 will request authorization via an executed Project Change Order. I also agree to the terms of the enclosed CS3 Terms and Conditions section.

Payment Options

	Option 1	Option 2	Option 3
Payment Options			
Deposit to be Collected by CS3	\$12,500	\$0	\$0
Balance Due Prior to Delivery of Blueprint	\$12,500	\$0	\$0

Deposit Included: _____

Acceptance

Client Company Name

Date

Authorized Client Signature

Title

CS3 Authorized Signature

Date

CS3 Title

CS3 18 SERVICE PILLARS

"Quality can only be delivered when a standard has been established. CS3's Service Pillars define our standards. Today, they are ingrained into who we are and how we operate." - Shawn P. Slavin, Vice President of Consulting

1. Be Authentic Authentic behavior is the most powerful quality we have as consultants. Authenticity is about undisputed credibility when you articulate what you are experiencing. In other words, you express the emotions you feel without being emotional.

4. Engage in Knowledge Transfer Knowledge transfer begins when your client has sufficient skills for day-to-day activities. Knowledge transfer uses several methods (training, mentoring, hands-on experience, and interactions) to be successful.

7. Make the Client Look Good Publicly recognize the contributions & successes of the client & their team. Always pass credit to those who have earned it.

10. Spend Money as if it were Your Own Clients expect to be billed for your expenses, but spend wisely. For travel, always seek the most cost-effective alternative. For meals, eat as you would at home. Always give the client the option to save money.

13. Show Up Ready to Work Study project information before you arrive. Have your materials (agenda, handouts, etc.) ready to go. Know what you are going to do this visit, discuss it briefly with the client as you arrive, then get to it.

16. Under Promise, Over Deliver Always be conservative in your estimates and promises; then deliver more than what is expected.

2. Exhibit Professionalism at All Times Conduct every action & communication with absolute professionalism. Bring a sense of calmness and assurance during times of stress for your client. Continuously work on improving your skills and knowledge. Maintain an impeccable character.

5. Stay Clear of Politics While you must, without question, know and understand the politics of the client's situation, stay clear of getting involved. Do not get drawn in and choose a side.

8. Take Administrative Tasks Seriously Administrative tasks are essential to the success of every project. This includes documenting project details accurately and on a timely basis.

11. Project a Positive Attitude Adversity and challenges are part of every engagement. They should always be met with a "can do" spirit. A positive attitude is contagious to the rest of the team.

14. Look for Improvements Your relationship is based on trust and your ability to find and create solutions. Help your client identify needs they might not be aware of by looking past the immediate pain and find the root cause. Propose solutions or further research with the goal of developing alternatives.

17. Never Leave the Client Guessing Call to confirm every appointment. Arrive before your appointed time and debrief when leaving. Never leave without an acknowledgment from the client. Follow up the next day.

3. Demonstrate Success Success is always measured against the client's written objectives and can only be achieved when it is demonstrated to the client. Always ensure acknowledgment is communicated up and down throughout the client's organization.

6. Focus on Delivering Value Everything you do for a client should provide a return on their investment. Just because you CAN do something, does not mean that you SHOULD.

9. Know Your Audience Know to whom you are speaking, but do not talk up or down to anyone. Treat everyone's time and position with respect.

12. Communicate Communication is a two way process: always seek to understand BEFORE you try to be understood. You should use many forms of communication: calls, email and face-to-face, always assuming there will be an external audience.

15. Protect Your Integrity Be truthful, even when the message is hard for your client to hear. Be reliable. If you are unable to meet a commitment, communicate that quickly.

18. Know When You are in Over Your Head If you suspect that you need help, ask for it. Always try to refer the situation to someone who can deal with it most expediently. It is all right (in fact, it is preferred) to say you do not know but will get the answer.



Statement of Work for Blueprint and Systems Discovery

Prepared for: AMBest
Prepared by: Shawn P. Slavin
Date Prepared: 1/12/2017

5272 S. LEWIS, SUITE 100
TULSA, OK 74105
918.496.1600
TOLL FREE: 877.496.1600
WWW.CS3TECHNOLOGY.COM

STATEMENT OF WORK

ENGAGEMENT OBJECTIVE

The objective of this engagement is to assist AMBEST review the systems currently used to manage your accounting, purchasing, and membership management operations. This includes providing a list of recommendations for the enhancing or possibly replacing different components your current system toolset.

The three primary functional areas and their related systems included in this review are:

1. Member Administration (Currently in a FoxPro-based custom application)

Functional Processes of Focus:

- a. Member Rebate Administration
(Need ability to import data from 3rd party billing companies.)
- b. Daily Pricing
- c. Discount Maintenance
- d. Fuel Bids
- e. OneCheck Processes
(Need ability to import data from multiple different fleets into OneCheck.)

2. AMBUCKS Administration (Currently in a FoxPro-based custom application)
3. Financial and Operational Reporting
4. CRM (Possible use in Sales Management)
5. Accounting (Currently in SAGE 100)

Other functional may be addressed during the course of this engagement. Their inclusion will be at the discretion of CS3 Advisors.

CS3 Responsibilities:

1. Provide project management and communication for all activities related to this selection engagement.
2. Provide a kick-off meeting in which engagement objectives/tasks are outlined to the selection team.
3. Conduct one or more phone-based interviews to gather introductory information about AMBEST, your operations, your processes, and the tools you currently use in your operations.
4. Conduct one on-site discovery to observe current processes, observe current tools and their usage, and confirm understanding of reporting requirements. This session may last as long as three days on-site.
5. Work with AMBEST team members to summarize current procedures.
6. Conduct one or more remote, follow-up discussions to confirm understandings and workflows.
7. Summarize findings and create a Blueprint Document.
8. Develop a set of recommendations regarding current systems and processes, highlighting risks observed and opportunities for improvements found

AMBEST Responsibilities:

1. Participate in all project management activities including the kick-off meeting, regular status meetings, after action review, and maintain project activities in shared resources.
2. Actively participate in all discovery meetings, providing insight into current process and policies.
3. Provide access to current system tools and applications along with resources familiar with their development, deployment, support, and use at AMBEST.
4. Provide access to key members of the operational staff familiar with processing daily activities.
5. Provide access to key members of management who have knowledge of corporate vision and key corporate objectives.
6. Provide examples of current contracts with members and
7. Provide copies of current reports, forms, and other types of source inputs used in processing transactions.
8. Provide examples of report, forms, and any other type of outputs sent to customers, vendors, members, or other trading partners in the process of conducting daily operations.
9. Provide examples of reports provided management and other stakeholders used to monitor, administer, and manage the operations of AMBEST.
10. Walk CS3 team members through your current accounting, member management, AMBUCKS reporting, Rebate administration, and other relevant processes, helping to document existing processes.
11. Gather examples of all production, billing, profitability, and other operational reports currently provided to management.

ENGAGEMENT DELIVERABLES

1. Blueprint Document
2. Summary of current processes
3. Summary of current tools
4. Letter of Recommendations

WARRANTIES AND LIMITATIONS

Warranties for the computer software or hardware products installed as a result of this engagement are provided by the manufacturer of those products. We offer no warranties, expressed or implied, regarding the functionality or capabilities of the software or hardware products recommended as part of this engagement.

AMBEST Board Report / Member & New Member Update

Luke Dinsdale

January 2017

FISCAL YEAR 7/1/2016 – 6/30/2017

- **AMBEST Fuel Stops – 8 Locations**
- **AMBEST Express Travel Center – 1 Locations**
- **AMBEST Full Travel Center – 0 Locations**
- **AMBEST Service Centers – 4 Locations**

New AMBEST Travel Centers

7/2016	Taylor Quik-Pik (1- Fuel Stop)	I-29 Exit 75 Missouri Valley, IA
7/2016	Mac Food Mart – Goshen Road (1-Fuel Stop)	US Hwy 30 Fort Wayne, IN
7/2016	Mac Food Mart – Wayne Haven (1-Fuel Stop)	SR 930 East Fort Wayne, IN
9/2016	Sunoco 2774 (George Craig Plaza EB) (I- Fuel Stop)	Mile Marker 90 Elkhart, IN
9/2016	Sunoco 2775 (Henry Schricker Plaza WB) (I-Fuel Stop)	Mile Marker 90 Elkhart, IN
9/2016	Sunoco 2776 (Wilbur Shaw Plaza WB) (1-Fuel Stop)	Mile Marker 56 Rolling Prairie, IN
9/2016	Sunoco 2777 (Knute Rockne Plaza EB) (1-Fuel Stop)	Mile Marker 56 Rolling Prairie, IN
1/2017	Oasis Stop 'N Go #17 (1-Fuel Stop)	3204 Kimberly RD Twin, Falls
1/2017	Trails End (AMBEST Express)	I-29 Exit 110 Hwy 136 Rock Port, MO

New AMBEST Service Centers

7/2016	A 2 Z 24 Road Service	West Unity, OH
7/2016	Yocum's Towing & Recovery	Allentown, PA
7/2016	Joe's Tire & Lube	Westley, CA
8/2016	Rocky Mountain Truck Center – Wichita	Newton, KS

AMBEST Service Center Prospects

Last Contact Date

Projected Agreement Date

12/2016	Graham Truck Center – Calera, OK	January 2017
12/2016	High Horse Power Diesel - Grand Junction, CO	January 2017
1/2017	Nation's Unlimited – Valley, AL & Midland, GA	January 2017
1/2017	Vander Haag – Kansas City, MO	February 2017
1/2017	Abbyland Truck Stop - Curtis, WI	February 2017
12/2017	Bolt Repair (DSC Services) – Daleville, IN	March 2017
1/2017	All Brother's Service Center – Nashville, TN	April 2017
10/2016	Martinez – Huntsville, TX	September 2017
1/2017	Wiers Fleet Partners – LaPorte, Indianapolis IN & Louisville, KY	April 2017
10/2017	Digit Truck and Trailer Repair – Jackson, TN	May 2017
11/2017	Ken's Towing – Ozark, AR	March 2017
1/2017	Poorboy's – Cloverdale, IN	April 2017

AMBEST Travel Center Prospects

<u>Name</u>	<u>Locations</u>	<u>Comments</u>
Circle K (Fuel Stop Travel Centers) Corporate Office Columbus, IN	Corporate Office Columbus, IN	<p><u>5/18/16 Update:</u> I visited and photographed 2 Circle K stores preparing to brand AMBEST Fuel Stops after fuel desk systems are installed. Fiscal Systems are to be installed in the future. They plan to brand the following 2 Circle K Travel Centers AMBEST.</p> <ul style="list-style-type: none"> • Danville, IN • Shelbyville, IN <p><u>10/24/16 Update:</u> Kevin Ryan, Business Mgr. Fuel Mid-West Division at Circle K attended the AMBEST Annual Meeting.</p>
Wes-T-Go (1 Fuel Stop)	State Hwy 83 Winters, TX	Don Poindexter operates (3) AMBEST Travel Centers, (2) located in Tye, TX. & (1) located in Guymon, OK. Don is interested in branding a fuel stop type travel center in Winters, TX after a remodel is completed.

Sunoco Oil Company Corp Office Philadelphia, PA Dallas, TX	Northeast, Southeast & Texas Area	<p>Sunoco is branding 8 additional locations on the Indiana Toll Road. 7/2016:</p> <ul style="list-style-type: none"> Two Locations branded AMBEST and closed 9/2016 for remodel. They will reopen 2017 branded as AMBEST. Four locations are scheduled to close in the coming months for remodel. <p>All 8 plazas have been approved by the AMBEST Board.</p> <p>11/30/16 Anna Holmes emailed and requested to brand their new Stripes Sunoco location on Hwy 119 Midland, TX AMBEST. I began the setup process.</p> <p>12/12/16 Anna Holmes reported that Steven Flores would like to put a hold on the setup process for the new Sunoco Midland Stripes 2455.</p> <p>12/19/16 John Mattix at Sunoco requested branding a Fuel Stop Travel Center in Lanexa, VA located on I-64. AMBEST couldn't brand this location because Big Charlie's AMBEST Truck Plaza Virginia Beach, VA has a protected territory on I-64 where the Sunoco is located.</p>
Emmitt Sunoco Travel Center (1 Express Travel Center)	I – 69 Exit 184 @ Hwy 19 Emmitt, MI	<p>5/2016 - I met with Chris Roeser to discuss the possibilities of branding their new Emmitt Sunoco Travel Center after they open.</p> <p>11/2016 – I met again with Chris and his Dealer, Taher Alwajih who is currently remodeling the Emmitt Sunoco TC. Taher plans to brand the location after the remodel is completed in April or May 2017.</p>
Hutch's # 120 (1 Fuel Stop)	610 NE Hwy 120 Sayre, OK	Kurtis Hutchinson, Hutchinson Oil Company, has processed a Fuel Stop Membership Application to brand Hutch's #120 Sayre, Oklahoma. Hutch's Sayre, OK has been approved by the AMBEST Board. Kurtis plans to brand Hutch's AMBEST after the Trendar Fuel Desk System is installed.
Payless Fuel Travel Center (1 Full Service Member Travel Center)	I-20 Exit 470 Dallas, TX	<p>9/27/16 - I met with Sami Ebrahim, CEO of DFW Oil and his management team. They are interested in banding their Payless Fuel Travel Center AMBEST.</p> <p>12/29/16 – Kevin Bailey, Operation Mgr. informed me they are processing a Membership Application.</p>
Pride Travel Center Hartford (1 Full Service Member Travel Center)	I – 91 Exit 33 Hartford, CT	Bob Bolduc has begun construction on Pride Travel Center Hartford, CT. He plans to open the full service travel center in the spring of 2017 branded AMBEST.
Big Red Valero (1 Full Service Member Travel Center)	I-530 Exit 34 US Hwy 270 White Hall, AR	Ben Jones attended this year's Annual Meeting to learn more about AMBEST Services. I met with Ben at the Annual Meeting and again on December 7 th at Big Red Travel Center. Ben considering branding Big Red Valero AMBEST in the future.
Big D Oil / Big D Travel Centers (1 Express Travel Center) Big D Sinclair (1 Fuel Stop) Big D Mobil Sturgis Road Piedmont, SD	<p>2406 US 85 Belle Fourche, SD</p> <p>15003 Sturgis, Rd. Piedmont, SD</p>	Michael Ouimet provided me with the contact information of Paul McArthur from Big D Oil. Michael informed Paul as to the benefits of AMBEST. I spoke with Paul and Brenda Stedjee, his regional Mgr. Paul is interested in testing AMBEST at 2 South Dakota Locations, one in Piedmont & the other in Belle Fourche. Big D Oil operates locations in S. Dakota & Wyoming. Some of the Wyoming locations are located in protected territories with Hat Six & two Little America Travel Centers in Wyoming.
Jones Oil Company Jackson, GA (1 Fuel Stop Travel Center) (1 Full Service Travel Center)	<p>I-75 Exit 138 Perry, GA</p> <p>I -75 Exit 201 Cordele, GA</p>	<p>I first met with Bryan and Bill Jones during 5/2015 and discussed branding some of their travel centers in Perry, Georgia.</p> <p>12/13/16 Michael Ouimet informed me he had spoken with Bryan about AMBEST Services and benefits.</p> <p>Jones Oil is currently preparing to work with Bob Ryan as a possible dealer at their Cordele, GA travel center. Perry & Cordele could potentially have a territory conflict being only 63 miles apart on I-75. Steve and I are working through the details with Jones Oil & Bob Ryan who currently operates Atlanta South TA.</p>

Membership Relationship Development & Training:

<u>Name</u>	<u>Locations</u>	<u>Comments</u>
<u>JJ's Truck Stop</u> <u>Malvern, AR</u>	I-30 Exit 106 Malvern, AR	12/6/16 - I enjoyed a lunch meeting with James & Rick Duren to discuss AMBEST fleet growth. During the meeting I provided James and Rick with fleet lead sheets which will help our sales team identify new possible fleet customers. I presented their 13 month AMBEST Fleet Gallon Purchase Report. JJ Truck is currently showing nice increases in AMBEST fleet gallons as purchases were up 52% this November vs November 2015.
<u>Morgan Shell</u> <u>North Little Rock, AR</u>	I-40 Exit 142 North Little Rock, AR	12/6/16 – I met with Jackie Covey. During the meeting I provided Jackie with fleet lead sheets which will help the AMBEST Sales Team identify new possible fleet customers. I presented their 13 month AMBEST Fleet Customer Report. Morgan Shell is currently showing nice increases in AMBEST fleet gallons, up 45% comparing 11/2016 over 11/ 2015.
<u>Trail's End</u> <u>AMBEST 101 Training - Brentwood, TN</u>	I-29 Exit 110 US Hwy 136 Rock Port, MO	1/9/16 – 1/10/16 Tami Faulks, Store Mgr. Justin Pankau, Asst. GM & Elizabeth Brown came into the AMBEST Office for new our AMBEST Membership Training Class. Steve Allen and the AMBEST Team participated in the Training Class.
<u>NATSO Meeting and Tradeshow</u> <u>Savannah, GA</u>	Westin Hotel & Resort Savannah, GA	1/21/17 – Steve Allen, Tom Boutwell and I will meet with AMBEST Members in attendance. We will also meet with potential new members attending the NATSO Tradeshow January 23 rd & 24 th .
<u>E-Z Trip AMBEST Truck Stop</u> <u>Fresno, CA</u>	Hwy 99 Herndon Exit Fresno, CA	12/2016 Shawn Shiralian informed me of a High Speed Rail System starting in San Francisco with tracks running through E-Z Trip Truck Stop forcing him to close in 3/2017. Shawn will be temporarily redirecting his fleet fuel purchases to his fuel stop type travel center across the street while he builds a large full service travel center 4 miles south on Hwy 99.

Board of Directors and To Whom it May Concern:

“Success doesn’t visit the unprepared.”

The concentration of the sales department has not wavered and is to continue growth for same store gallons, AMBEST EFS Card Transactions, EFS Gallons, and Service Center Sales. Along with afore mentioned, the sales department will continue to push profitable gallons thru OneCheck and the

AMBEST is providing growth and savings in numerous areas, and sales directly effects the Membership savings with the growth of OneCheck and AMBEST EFS Fuel Card Sales.

Please see attached spreadsheet.

Updates:

- AMBEST Members have seen continued growth in the Board Approved Network Cost + Program. As of the end of November, the program is up 28.19% over November 2015.
- In November, AMBEST Membership saw above 1.154M Gallons in network and for the 7th straight month over 1M Gallons on the AMBEST EFS Fuel Card. Also, we topped 31k transactions in November, being the 7th straight month over 30k transactions. With the advantageous transaction fee, this is a huge savings and loyalty driver for our members.
- As you know AMBEST and RTS Financial Services have reached a mutually beneficial agreement. RTS Financial is, if not the, one of the largest financiers in the transportation industry. The agreement with allow AMBEST to negotiate on its Members behalf to be included in the RTS Closed Fuel Network. We added an additional 23 AMBEST Members in the RTS Network, which brings out total to 180 and are continually negotiating to add more. RTS represented over 2.8M gallons in November, continuing to be the largest AMBEST Client.

- AMBEST Service Center Sales continue to be strong. We are up over 18.56% with ASC and 20.6% with Boss Shops.
- I have completed a Non-Maddenco version of our Membership agreement, as well as submitting an AMBEST Service Center Advisory Committee and Sub-Committee Standards and Rules Documents, along with a new ASC Pricing Plan that includes tiered pricing for Members with Multiple Locations in Towing, Heavy Duty Repair, and Mobile Service to the AMBEST Service Center Advisory Committee. I presented both to the ASC Committee on the December 8th meeting. The committee made recommendation during the January 12th meeting. I will now make my recommendation to Steve Allen for finalization.
- We received the new member agreement from High Power Diesel in Grand Junction, CO. This will represent our 1st new member sold using the Service Connection Access Solution.
- We are close to rolling out the Corporate Billing Service Connection Access, which will allow AMBEST to accept additional Member not willing to use Maddenco. Currently, we are in beta testing with Rocky Mountain Mobile. We have approximately 20 days remaining in beta. We are in discussions with no fewer than 7 additional Members regarding.
- Finally, I would like to share that in November the sales team implemented 7 AMBEST EFS Fuel Cards, 28 New Fuel Account Setups, and 21 New Service Connection Account Setups.

I continue to be excited for the future of AMBEST and its Members. We continue to have great momentum!

“A Chain with an Independent Mentality”

Sincerely,

Matthew Miller

Sr. Director of Sales

AMBEST COST PLUS PROGRAM CARRIERS

313 locations with gallons for October 2016 in the AMBEST network

Gallons shown prior to cost plus start date were existing AMBEST gallons.

AMBEST BOD MANDATED COST PLUS

BILL CO/ PAYMETH	# LOCS	AMBEST CR ID	CARRIER NAME	START DATE	COST PLUS	GALS BASED	2015			2016										REV DATE
							OCT	NOV	DEC	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	
AMBEFS/F	16	WA098	D.R. BROWN TRUCKING	10/13/2011	0.0600	22,000	14,195	14,675	14,248	12,325	13,917	13,772	14,435	13,875	14,473	16,656				Their business is in Propane and with the warm weather it has been a tough year. They are directing to us and as winter sets in we should see gallons rise.
AMBEFS/F	75	NE240	RELIANT TRANSPORTATION, INC.	10/1/2012	+0.02/-0.03	20,000	48,008	46,025	46,011	52,249	68,871	73,078	59,513	58,701	62,378	55,653	14,881	13,925	15,110	They have increased gallons and will continue to direct gallons to AMBEST using AMBEST EFS. The original gallons included Pelican in MT which is no longer in AMBEST. Keep in place
AMBEFS/F	56	WI410	ORT TRUCKING	4/2/2013	0.0300	25,000	29,536	26,131	24,272	32,507	27,884	30,243	27,062	22,052	25,491	19,063	22,645	23,533	22,643	Doug is visiting the week of the 12th.
AMBEFS/F	8	OK184	MILLER TRANSPORTS, INC. 2	5/31/2013	0.0400	20,000	11,354	28,963	28,019	22,721	19,688	18,436	15,394	12,556	14,360	14,979				Their business is in Propane and with the warm weather it has been a tough year. They are directing to us and as winter sets in we should see gallons rise.
AMBEFS/F	18	OK222	STOUT TRANSPORTATION 2	9/23/2013	0.0500	20,000	14,301	13,996	14,599	14,763	14,374	17,276	14,437	17,658	10,237	11,239	16,169	4,583	11,005	We have lost gallons to PFJ. They need an option in OKC.
AMBEFS/F	2	TX952	CW TRANSPORT LLC	2/25/2014	0.0400	30,000	7,034	5,927	14,483	17,576	18,793	17,732	9,604	17,812	17,774	16,932	12,222	11,041	10,972	This oil field fleet, and gallons seem to be rising.
AMBEFS/F	21	ND085	FREIGHTEX FREIGHT	11/10/2014	0.0400	20,000	8,157	8,456	7,791	11,055	9,944	10,159	8,934	8,864	9,286	11,021	9,935	10,354	10,719	Constantly approximately 10k gallons.
AMBEFS/F	3	BC090	SUPREME CHAIN	12/2/2014	+0.08/-0.03	15,000	6,069	5,806	9,150	5,336	4,807	3,794	4,374	4,091	4,684	6,239	5,932	6,367	5,972	This company has two accounts that need to be joined.
AMBEFS/F	7	MO286	CHALLENGER TRANSPORTATION	2/25/2015	0.0700	20,000	17,281	17,603	16,617	18,089	18,436	19,138	16,939	14,358	19,593	18,103	23,070	17,643	16,432	They are directing to us and we are their primary supplier.
AMBEFS/F	12	OK254	WINCHESTER EXPRESS 2	7/16/2015	0.0800	10,000	8,286	8,532	10,645	10,212	10,684	10,566	10,199	9,799	8,716	10,088	10,304	8,068	8,706	They remain ahigh
EFS/F	267	TX591	APEX CAPITAL CORP. 1	7/29/2015	0.0500	2,250,000 by Jul16	1,346,921	1,302,311	1,429,731	1,458,817	1,465,846	1,588,728	1,508,106	1,466,553	1,472,733	1,368,522	1,374,279	1,305,926	1,329,540	
TCK/F	30	TX900	APEX CAPITAL CORP. 2				14,609	9,708	12,468	11,830	16,879	12,416	15,777	17,120	14,319	17,737	17,168	17,327	17,162	
TCH/F	19	TX925	APEX CAPITAL CORP. 3				2,371	2,690	3,248	3,278	3,174	2,942	3,841	3,152	3,103	4,215	4,003	5,652	5,498	
TCH/F	174	TN513	APEX CAPITAL/TRANSCONNECT-TCS									-	-	534	22,850	66,063	111,570	145,178	184,957	
AMBEFS/F	4	VA261	UNITED MOTORCOACH ASSOCIATION	7/31/2015	+0.08/-0.03	4,000,000	28,559	16,076	19,372	19,352	18,099	17,030	11,546	37,221	58,891	80,794	78,178	63,205	50,973	Continue Growth
AMBEFS/F	15	NE270	MANNINGS TRUCK BROKERAGE	9/3/2015	0.0500	20,000	-	-	49	564	1,780	436	1,262	1,826	1,544	1,086				Doug is working with the owner, and this is a brokerage company, and is getting ready to offer the cards to those fleets as incentive to stay with them..
TCH/F	0	UT260	PRIDE LOGISTICS SOLUTIONS	9/15/2015	+0.08/-0.02	40,000	-	-	-	-	-	403	145	445	-	-	1,211	1,440	1,735	They are marketing AMBEST now. If an improvement is not met by Jan. 17 then we will remove.
TCH/F	16	AR379	BNSF LOGISTICS, LLC	9/19/2015	0.0800	20,000	-	-	-	-	-	-	-	2,189	2,267	1,761	1,113	3,840	2,041	They are just getting started.
AMBEFS/F	6	MN375	COBRA TRANSPORTATION SRVCS	10/28/2015	0.0400	20,000	898	4,180	3,938	6,467	5,772	3,103	3,860	2,453	2,840	3,367	1,563	2,819	3,031	Dustin said they have been running short hand, and is been actively trying to hire more drivers. I will be visiting again the first year.

AMBEFS/F	6	TX798	M & M TRUCKING (TX) 2	11/24/2015	0.0500	20,000	7,890	4,658	3,079	3,103	3,534	6,366	4,758	6,098	2,436	4,584	1,944	1,585	2,170	Livestock industry has been trending downward for six months. Mark Morris is trying to find something else to haul other than livestock.
AMBEFS/F	7	MO633	LASER TRANSPORT	1/7/2016	0.0500	20,000	-	-	-	290	2,663	9,637	9,129	6,769	8,464	6,357	5,741	5,537	4,317	Lane changes have effected the gallons. Working with them to get gallons up to 20K.
AMBEFS/F	1	IA825	WILSON TRUCKING	1/14/2016	R-05	10,000	-	-	162	156	299	-	-	-	180	-	-	971	3,846	This account should show significant growth by Jan 17
AMBEFS/F	0	NC524	PURYEAR TANK LINES 2	1/14/2016	0.0600	25,000	-	-	-	-	-	-	-	-	-	-	-	-	-	Growth expectations per the customer due to new lanes.
TCH/F	0	AL409	ALTEC INDUSTRIES, INC.	1/16/2016	0.0500	40,000	-	-	-	-	-	-	-	-	32	-	-	-	-	A favor to EFS
AMBEFS/F	18	MO635	GARRISON TRUCKING	1/28/2016	0.0500	20,000	-	-	-	1,060	5,127	5,789	5,485	5,667	8,607	7,176	8,374	9,688	9,700	We should start seeing steady growth.
AMBEFS/F	1	MN355	REYNOLDS TRANSPORT INC.	2/1/2016	0.0350	25,000	-	-	383	73	125	-	146	-	-	-	261	-	135	Pending cancellation
AMBEFS/F	7	MO637	POTTER TRANSPORT INC	2/1/2016	0.0350	40,000	-	-	-	-	1,392	3,432	2,007	2,877	1,936	1,979	2,571	2,015	2,248	They have been buying from Wiedmaier's on direct bill without card. We are working on ways to grow gallons.
AMBEFS/F	12	NE277	BLASE TRUCKING	2/24/2016	0.0400	15,000	-	-	-	-	-	2,830	978	3,669	2,498	745	3,133	1,448	2,746	Gallons are growing, and Doug is working with Eric to grow.
AMBEFS/F	1	WI112	ABBYLAND TRUCKING	3/3/2016	0.0300	25,000	-	-	-	-	-	-	51	314	-	90	28	67	680	Doug is meeting with Les Huebner the week of 12th.
TCH/F	0	KS587	MHC FINANCIAL SERVICES (1 YR RAMP	3/18/2016	0.0800	40,000	-	-	-	-	-	-	-	-	-	-	-	-	-	This is a new program that is just getting started.
AMBEFS/F	3	NE280	TW TRUCKING	3/18/2016	0.0700	15,000	-	-	-	-	-	101	2,651	5,532	4,985	1,905	1,152	1,767	367	Will be meeting with Tim, the first week of January.
AMBEFS/F	7	NE281	HAR LIVESTOCK DISPATCH	3/18/2016	0.0400	15,000	-	-	-	-	-	-	586	5,031	2,922	310	359	1,146	2,585	Gallons are growing
TCH/F	0	MN381	OWNER OPERATOR ASSOC. OF INTERSAFE	4/29/2016	0.0800	20,000	-	-	-	-	-	-	-	-	-	-	-	-	-	They just activated their cards.
AMBEFS/F	7	IN438	L & R TRANSPORTATION & LOGIST.	6/6/2016	0.0550	20,000	-	-	-	-	-	-	-	-	-	144	1,526	2,244	1,627	The fleet is slowly implementing
AMBEFS/F	0	ON275	ASL GLOBAL LOGISTICS	6/6/2016	0.0500	30,000	-	-	-	-	-	-	-	-	-	-	-	-	-	Remove
AMBEFS/F	9	MO620	MID CITIES MOTOR FREIGHT INC	8/16/2016	0.0500	30,000	17,331	13,037	20,670	21,848	16,771	15,905	14,816	15,170	19,611	26,173	29,606	26,194	23,299	They just moved all their trucks to EFS and were ready to hit commitment. The closing of Wiedmaier's puts this in jeopardy.
AMBEFS/F	10	MO644	PLATINUM TRANSPORT & LOG. 2	10/18/2016	0.0800	15,000													2,403	
E/D	274	AL086	N. AMER. TECH (FLEET-TECH)	12/19/2012	0.0350	750,000	673,652	630,291	705,020	727,557	734,453	799,512	789,180	783,410	797,424	781,591	841,223	793,795	831,899	
						5,477,000	2,256,452	2,159,450	2,383,645	2,451,281	2,483,187	2,682,971	2,555,071	2,545,798	2,614,635	2,554,575	2,668,535	2,560,152	2,659,916	

Primary Sales Barometers

	<i>Cur Mo</i>	<i>Prev Yr</i>	<i>% Chg</i>	<i>YTD '17</i>	<i>YTD '16</i>	<i>% Chg</i>
<i>Fiscal Year Same Location Gallons</i>	16,864,588	13,147,376	128.27%	83132180	68420425	121.50%
<i>13 Month Same Location Gallons</i>	18,024,286	14,034,135	128.43%			
<i>Total Gallons</i>	19,789,216	14,043,607	140.91%	97349034	71841549	135.51%
<i>ASC</i>	809,151	744,577	108.67%	9556373	7823414	122.15%
<i>Boss Shop</i>	961,584	844,066	113.92%			
<i>BOD Cost + Program</i>	2,767,619	2,159,068	128.19%			
<i>OneCheck Gallons</i>	1041520	892041	116.76%	4881169	4460205	109.44%
<i>EFS Gallons</i>	8673720	7632129	113.65%	43303879	39109609	110.72%
<i>AMBEST EFS Transactions</i>	13424	10,442	128.56%	69251	53754	128.83%
<i>AMBEST EFS Gallons In Network</i>	1154060	887365	130.05%			

MARKETING

BOARD of DIRECTORS Update

JANUARY 15, 2017

- AMBUCK\$ Bonus Fuel/Service Web Banners – November - December



AMBEST Fuel Bonus
AMBUCK\$

DOUBLE AMBUCK\$ POINTS
DECEMBER 2016



AMBEST
SERVICECENTERS

ST	City	Location
AL	Cullman	Jacks Truck Stop
AL	Dodge City	Dodge City Shell Fuel Stop
AR	Alma	Hilltop Travel Center
CO	Fruita	Loco Travel Stop #17
GA	Eatonton	Eatonton Travel Center
IA	Missouri Valley	Taylor Quik-Pik
ID	Eden	Travelers' Oasis
IN	Hanna	Hank's Truck Stop
KS	Lebo	Fuel Expresso
KS	Liberal	Toot 'N Totum #120 - Liberal
KS	Ottawa	Fuel Expresso 17
KY	London	London Auto Truck Center
LA	Rayne	Rog City Travel Plaza
LA	Faribault	Truckers Inn Faribault
MN	Hasty/Clearwater	Olsons Truck Stop
MN	Sauk Centre	Truckers Inn Sauk Centre

ST	City	Location
MO	Bowling Green	Ayerco 35
MO	Canton	Ayerco 32
MO	Palmyra	Ayerco 42
NE	Lincoln	Shoenmakers' Shell Travel
NE	Roca	Shoenmakers' Truck Stop South
OK	Billings	Cimarron Travel Plaza
OR	Pendleton	Arrowhead Travel Plaza
SC	Branchville	E-Z Shop Fuel Stop #10
SC	Cope	E-Z Shop Fuel Stop #23
SC	Harleyville	E-Z Shop Travel Center #27
TX	Lubbock	Rip Griffin Travel Centers
TX	Perryton	Foot's Tootum Food Stores, LLC
WI	Monette	North Point Plaza
WY	Cheyenne	Little America Cheyenne
WY	Evansville	Hat Six Travel Center
WY	Sinclair	I-80 Travel Plaza

DOUBLE AMBUCK\$ POINTS
FOR SERVICE WORK AT:

All American Truck Service
I-70, Exit 161
Breezewood, PA 15533

Truckers Inn Sauk Centre
I-94, Exit 127
Sauk Centre, MN 56378

- AMBUCK\$ Bonus Fuel/Service Web Banners – January



Bonus AMBUCK\$ POINTS
JANUARY 2017



DOUBLE AMBUCK\$ POINTS
FOR SERVICE WORK AT:

STATE	CITY	STOP NAME	STATE	CITY	STOP NAME
AL	Cullman (Triple Points)	Jacks Truck Stop	NE	Lincoln	Shoemaker's Shell Travel Center
AL	Dodge City (Triple Points)	Dodge City Shell Fuel Stop	NE	Roca	Shoemaker's Truck Stop South
IA	Missouri Valley	Taylor Quik Pik	OK	Billings	Cimarron Travel Plaza
KS	Liberal	Toot 'N Totum #120 - Liberal	TX	Lubbock	Rip Griffin Travel Centers
KY	London	London Auto Truck Center	TX	Perryton	Toot'n Totum Food Stores, LLC
MN	Faribault	Truckers Inn Faribault	WI	Poynette	North Point Plaza
MN	Hasty/Clearwater	Olsons Truck Stop	WY	Sinclair	I-80 Travel Plaza
MN	Sauk Centre	Truckers Inn Sauk Centre			

All American Truck Service
I-70, Exit 161
Breezewood, PA 15533

Truckers Inn Sauk Centre
I-94, Exit 127
Sauk Centre, MN 56378

- AMBUCK\$ Prizes 2017

- AMBUCK\$ 2017 Promo -



Just Swipe It

AMBUCK\$
America's Best Award Program

Only At
AMBEST

Win Valuable Prizes including a Motorcycle
Compared to Local TV Shows

Minimum one more sweepstakes card entry

**SWIPE YOUR AMBUCK\$ CARD TODAY
& ENTER TO WIN
Grand Prize ATV 4x4
Kawasaki Mule Pro-FXT
Quarterly Prize
\$1,000 AMBUCK\$
POINTS**

Feb - April - June - Aug - Oct - Dec

CHOICE OF: IPAD - LCD TV - IPHONE

AMBUCK\$ Cards **MUST** be redeemed in order to qualify to win any prize.
Winners are selected from a random drawing of registered AMBUCK\$ Card Swipers.

AM BEST 2017 Prize Package

AMBUCKS
The New Rewards

March 2017 - April 2017
April 2017 - May 2017

Just Swipe It!

Beginning March 1, 2017, new Cardmember prize programs at AMBUCK Drive-Through Prize package will be as follows:

Cashier Prizes

- ▶ A TOTAL of Thirteen Lucky Cashiers will have the choice of an IPAD, LCD TV, IPHONE or CASH for:
 - Grand Prize AMBUCKS Swipe (ATV for Kawasaki) Mile Pro-EXT *plus* **AMBUCKS SWIPES EACH MONTH!**
 - Random drawing of AMBUCKS SWIPES
- ▶ 5 Cash Prizes of \$100 CASH will be awarded each week from a random drawing of AMBUCKS SWIPES of REGISTERED CARDMEMBERS
- ▶ Cash Prizes will be awarded to the three locations who register the most AMBUCKS Cards Each Quarter:

\$1000 for 1st Prize
\$ 600 for 2nd Prize
\$ 400 for 3rd Prize

Driver Prizes

- ▶ For the TENTH year in a row, Lucas Oil has agreed to cosponsor our GRAND PRIZE. This year it's an ATV4x4 Kawasaki Mile Pro-EXT
- ▶ Quarterly prize of 1000 in AMBUCKS Points - Random Drawing of AMBUCKS Swipes of Registered Cards
- ▶ One lucky driver will have the choice of an IPAD, LCD TV, or IPHONE
 - Random drawing of AMBUCKS Swipes in February, April - June, August, October - December

— AMBUCKS CARD MUST BE REGISTERED IN ORDER TO QUALIFY TO WIN —
Registration Period: March 1, 2017 - April 30, 2017. Drawing Period: April 1, 2017 - April 30, 2017.

FARNPOINTSGETSTUFF

- Ordered Double AMBUCK\$ Signage for New Locations
- Ordered Business Cards for several people

- Updated ESM Map and Service Center Map and Flyer
- 101 PowerPoint's- 101 Manual - Fuel Prophet Report - Members Report Revised for 2017
- AMBUCK\$ Location Card Registration Reports
- AMBUCK\$ December Winner (Fultonville) Selected TV - Ordered
- Ordered more Magnetic Nametags (2x3)
- Updated Industry Calendar of Events and In House Directory
- ESM Sales Reports
- Emma Emails:



Email Blast	Email Link	Sent	Opened	Shared	Clicked on Download Link	Opened On	Shared Social Media
AMBEST AMBUCK\$ November 2016 Bonuses & Driver Appreciation Days (Nov 2) <i>Updated</i>	https://t.e2ma.net/webview/c999y/c50aed5f9e48c596862faf87386ee6fc	95,399	11,843	3	506	Mobile =61.6% Desktop =38.4%	FB = 0 Twitter =0 Email =2 Linked In = 1
Happy Thanksgiving (Nov 23)	https://t.e2ma.net/webview/0a3tw/212df4eb1f9fec62be04e85d5b83655e	95,357	11,019	19	162	Mobile =59.3% Desktop =40.7%	FB = 6 Twitter =2 Email =7 Linked In = 2
Secure Lot (Dec 1)	https://t.e2ma.net/webview/swizw/f0a8d6beabee18f60c0e5bb02ae8fa0f	4,494	799	0	12	Mobile =73.7% Desktop =26.3%	FB = 0 Twitter =0 Email =0 Linked In = 0
December Bonus AMBUCK\$ (Dec 1)	https://t.e2ma.net/webview/cso0w/5a7d4d49908ae43ba968183338832d9c	94,843	11,341	3	422	Mobile =59.8% Desktop =40.2%	FB = 1 Twitter =1 Email =0 Linked In = 1
December Bonus AMBUCK\$ Fuel (Dec 15)	https://t.e2ma.net/webview/84rcx/989e60aa35bad71788c31c0e02134a88	94,516	9,983	5	295	Mobile =58.7% Desktop =41.3%	FB = 1 Twitter =1 Email =1 Linked In = 2
January Bonus AMBUCK\$ (Jan 9)	https://t.e2ma.net/webview/kaswx/858ead8a4a5cb12046c68de2fedc9aef	94,268	10,152	3	342	Mobile =61.2% Desktop =38.8%	FB = 1 Twitter =1 Email =1 Linked In = 0



All Registrations 4th Quarter 2016

ID	LOCATION	COUNT	ID	LOCATION	COUNT
CA-19	Joe's Travel Plaza	757	AL-10	Cusseta Travel Plaza	56
VA-05	Davis Travel Center	500	MO-09	Deerfield Travel Center	54
NM-03	Sky City Travel Center	406	AL-04	Jacks Truck Stop	53
WY-03	Eastgate Travel Plaza	296	IL-20	Circle K 1398	51
OR-02	Arrowhead Travel Plaza	290	TX-40	Stripes 2201 - Riviera	50
UT-06	Millers Travel Centers - RJ's	227	SD-06	Fuel Mart #645	49
KS-02	Newell Travel Center	218	IL-24	Circle K 6799 - Bridgeview	48
OR-01	Jubitz Travel Center	206	NM-06	Russell's Endee Truck & Travel Center	48
WY-05	Little America Wyoming	200	TX-44	Stripes 2446 - George West	48
IN-30	FuelMaster	195	KY-27	Sudden Service #62 Travel Center	48
VA-06	Davis Travel Center #108	192	FL-13	Busy Bee #25	47
NE-08	Shoemaker's Shell Travel Center	189	NY-12	Jim's Truck Plaza	47
AZ-09	Zip Travel Center	181	IA-12	Taylor Quik-Pik	46
GA-17	Commerce Travel Center LLC	179	CA-18	Lucky's Travel Plaza/Cisco Grove Chevro	45
TX-39	Stripes 2180 - Fairfurnias	159	OK-07	Woodshed of Big Cabin, LLC	45
AR-10	Hilltop Travel Center	155	NY-11	Fultonville Super Stop	44
NM-05	San Felipe Travel Center	139	ME-02	Irving Fairfield	43
AR-12	The I-40 Travel Center	138	AL-02	Oasis Travel Center	43
MO-20	Averco 44	127	OH-12	Sunoco Erie Islands Service Plaza	42
CA-90	E-Z Trip Shell	121	TX-24	Wes-T-Go Truck Stop	42
WI-07	Abbyland Truck Stop	120	IN-28	Circle K 2408	42
KY-28	London Auto Truck Center	117	KY-29	Circle K #95 - Henderson	42
CA-11	E-Z Trip Truck Stop	117	WI-11	North Point Plaza	42
FL-09	Florida 595 Truck Stop	114	OK-15	Cimarron Travel Plaza	41
AL-07	Creek Travel Plaza	109	IN-32	Hank's Truck Stop	41
WA-05	Gearjammer Truck Plaza	101	IA-10	Center Point Travel Plaza	41
ID-02	Travelers' Oasis	97	GA-16	Eatonon Travel Center Trender	41
MO-15	Midwest Travel Plaza	96	IL-23	Circle K 1408	38
ILS06	Gateway Service Center	91	NY-10	Canaan Super Stop	38
MO-18	Energy Express Travel Center	90	WY-07	I-80 Travel Plaza	38
MN-09	Truckers Inn Sauk Centre	89	MO-21	Ayerco 35	36
CO-05	Ports to Plains Travel Plaza	84	NV-07	Searchlight Truck Stop	35
TN-17	Weigel's Store #64	78	TX-86	Stripes 179 - San Angelo	35
IL-21	Circle K 1424	77	MO-08	Wiedmaier, Inc.	35
MD-07	AC & T Travel Center	76	ND-03	Simonson Travel Center	35
UT-11	Ernie's Truck Plaza, Inc.	73	LA-02	Frog City Travel Plaza	34
PA-51	Martin's Trailside Express	73	MO-17	Pour Boy's #3	34
NJ-06	Kings Mahwah Sunoco Truck Stop	73	TX-03	Hitchin' Post Truck Terminal	34
ME-01	Irving Kittery	72	XT-02	Stripes 2267 - Pecos	32
PA-33	Lancaster Travel Plaza	72	MD-06	AC & T Big Pool Exxon	32
PA-52	Liberty Travel Plaza - Duncannon	70	VA-09	Big Charlie's	32
WA-09	Arlington Fuel Stop	69	WA-08	Shree's Truck Stop	32
FL-08	Penn Oil Company	65	KS-05	Toot 'N Totum #120	32
OR-08	Seven Feathers Truck & Travel Center	61	TX-85	Stripes 119 - San Angelo	31
AR-06	JJ's Truck Stop	61	XT-01	Stripes 82 - Monahans	31
TX-37	Toot'n Totum Food Stores, LLC	60	CA-14	Gill Sidhu Chevron	30
TX-05	Rip Griffin Travel Centers	59	MO-16	Shell Food Mart	30
AL-09	Valero 2700	58	MO-22	Ayerco 32	30
CO-06	Loco Travel Stop #17	58	MT-01	Mural's Travel Plaza	30
SC-06	E-Z Shop Travel Center #27	58	OH-10	Sunoco Blue Heron Service Plaza	29
AZ-07	Little America Travel Center	57	NC-04	Charlotte Travel Plaza	29
FL-12	Sunoco Palm Bay 2573	56	WA-12	Peterson's Diesel Fueling	29
MA-01	Pride Travel Center	56	TX-41	Stripes 2209 - Hebbronville	28

Wednesday, January 11, 2017

Page 1 of 4

ID	LOCATION	COUNT	ID	LOCATION	COUNT
MN-06	Olsons Truck Stop	28	TX-42	Stripes 2288 - Refugio	12
TX-93	Stripes 2415 - Cotulla	28	NJ-19	Sunoco Jamesburg #7704	11
TX-51	Stripes 1005 - Victoria	28	OH-09	Sunoco Indian Meadow Service Plaza	11
PA-34	Mt. Cobb Travel Plaza	28	XT-04	Stripes 2264 - Haskell	11
PA-50	Liberty Travel Plaza	27	IN-39	Sunoco George Craig Plaza #2774	11
TX-88	Stripes 144 - Sterling City	27	TX-49	Stripes 2476 - Falfurrias	11
OR-06	Crater Lake Junction Travel Center	26	MO-25	Signal Food Store - Ozark	11
MO-11	Lamarti's Truck Stop	25	AR-07	Morgan Shell Truck Stop	11
TX-35	Toot n Totum #107	25	FLS09	Florida 595 Truck Stop	11
MO-14	Oasis Travel Plaza	24	TX-98	Stripes 2448 - Waco	11
GA-01	Choo Choo Truck Wash Plaza	24	WA-10	Ameristar Travel Plaza	11
CA-15	Vaca Valley Travel Center	23	TX-72	Stripes 1062 - Bay City	11
TX-84	Stripes 2473 - Brownwood	23	DE-01	Sunoco Delaware Welcome Center	11
UT-05	Top Stop	23	MN-07	Worthington Travel Plaza	11
PA-28	Sunoco Allentown Service Plaza	23	NE-81	Shoemaker's Truck Stop South	10
MO-23	Signal Food Store - Mansfield #110	22	IA-11	A & E Travel Center	10
TX-99	Stripes 211 - Hereford	22	KS-10	J-J Oil #6	10
OK-10	Wes-T-Go Travel Center	22	MD-08	AC & T Sharpsburg Pike Exxon	10
OK-05	Hutch's #113	22	TX-38	Stripes 2140 - Freer	10
WA-11	Ameristar Travel Plaza	21	OH-20	Fuel Mart #727	10
TX-80	Stripes 101 - Brady	21	OK-17	Hutch's #119	10
PA-16	Hickory Run Travel Plaza	21	PA-38	Sunoco Blue Mountain Service Plaza	10
TX-45	Stripes 2458 - Odem	21	TX-25	Top 18	10
TX-57	Stripes 9111 - Palmview	20	OK-16	Sooners Corner	10
MO-24	Signal Food Store - Mountain View	20	TX-36	Toot n Totum #104	10
WYS05	Little America Wyoming	19	TX-46	Stripes 7134 - Orange Grove	10
TX-96	Stripes 2423 - Lampasas	19	OH-11	Sunoco Wyandot Service Plaza	10
NE-05	Pump & Pantry # 15	19	OH-13	Sunoco Commodore Perry Service Plaza	10
CAS10	Sacramento 49'er Service Center	19	PA-45	Sunoco Peter J. Camiel Service Plaza	9
PA-48	Gibson Travel Plaza	19	OH-08	Sunoco Tiffin River Service Plaza	9
OK-19	Choctaw Nation Durant West 632	19	TX-81	Stripes 208 - Ballinger	9
WY-04	Little America Cheyenne	19	TX-91	Stripes 210 - Del Rio	9
KS-11	Fuel Expresso	18	MD-10	Chesapeake House Sunoco	9
TX-53	Stripes 2417 - Karnes City	18	NES08	Shoemaker's Shell Travel Center	9
OK-23	Choctaw Nation Stringtown 641	17	IN-17	Fuel Mart #783	9
LA-99	Silver's Travel Center	17	PA-18	Raceway Truck Stop	9
TX-90	Stripes 2271 - Fort Stockton	17	ALS02	Oasis Travel Center	9
OKS09	Big Cabin Service Center	16	NE-06	Pump & Pantry # 24	9
TN-11	Daily's 8087 Fuel Stop	16	TX-43	Stripes 2414 - Beeville	9
AL-05	Dodge City Shell Fuel Stop	15	UT-09	R Place Shell Truckers Plaza	9
TX-82	Stripes 2422 - Comanche	15	MA-02	Pride Travel Center	9
MN-10	Truckers Inn Faribault	15	OK-20	Choctaw Nation Hugo 633	8
XT-12	Stripes 2434 - Santo	14	PA-37	Sunoco New Stanton Service Plaza	8
XT-08	Stripes 2285 - Midland	14	IL-26	CIRCLE K 6703 - Mokena	8
PA-54	Sunoco 7094	14	TN-15	Greenwave Service Plaza	8
TX-58	Stripes 9101 - Pharr	14	IN-40	Sunoco Henry Schricker Plaza #2775	7
OH-19	Sunoco Brady's Leap Service Plaza	13	TX-52	Stripes 2409 - Laredo	7
IN-33	Circle K 65 - Taylorsville	13	PA-43	Sunoco Sideling Hill Service Plaza	7
IN-42	Sunoco Knute Rockne #2777	13	PA-44	Sunoco Bowmansville Service Plaza	7
PA-25	Sunoco Muncy Truck Stop	13	OH-18	Sunoco Portage Service Plaza	7
FL-11	Sunoco Palatka 2572	13	TX-59	Stripes 2220 - Mission	7
PA-17	Gouldsboro Travel Plaza	13	IN-41	Sunoco Wilbur Shaw Plaza #2776	7
SD-05	The Starlite	12	PA-53	Sunoco North Midway Svc Plz #7079	7
TN-09	Daily's 6604 Travel Center	12	TX-65	Stripes 2242 - Combes	6
NJ-17	Sunoco Vince Lombardi Svc Plz #7017	12	TX-56	Stripes 2437 - Alto Bonito	6

Wednesday, January 11, 2017

Page 2 of 4

ID	LOCATION	COUNT	ID	LOCATION	COUNT
SC-04	E-Z Shop Fuel Stop #10	6	NJ-12	Sunoco Woodrow Wilson Plz #7010	2
TN-13	Twice Daily	6	PA-39	Sunoco North Somerset Service Plaza	2
LA-98	Henderson Travel Plaza	6	SDSB2	ZZ BOSS SHOP 11-RAPID CITY	2
PA-41	Sunoco South Somerset Service Plaza	6	NJ-15	Sunoco Thomas Edison Plz #7013	2
TX-68	Stripes 9136 - Olmito	6	INSB5	ZZ BOSS SHOP 33-LAKE STATION	2
MD-09	Sunoco Maryland House A-Plus	6	NY-02	7-11 Stores #35115	2
PA-23	Sunoco King of Prussia	6	IN-38	Sunoco #2773 Howe	2
TX-89	Stripes 2269 - Big Lake	6	VASB1	ZZ BOSS SHOP 31-FT. CHISWELL	1
NJ-09	Sunoco Walt Whitman Plz #7007	6	NJ-20	Sunoco Grover Cleveland #7014	1
PA-26	Sunoco Shippensburg Truck Stop	6	TX-83	Stripes 2464 - Llano	1
PA-42	Sunoco Lawn Service Plaza	5	NESB3	ZZ BOSS SHOP 18-NORTH PLATTE	1
TX-77	Stripes 1068 - Houston	5	TX-95	Stripes 2290 - Blanco	1
TX-47	Stripes 2486 - Nixon	5	TX-94	Stripes 2484 - Eagle Pass	1
TX-97	Stripes 2432 - Burnet	5	NE-16	Pump & Pantry # 23	1
PA-36	Sunoco Highspire Service Plaza	5	NE-12	Pump & Pantry # 2	1
LA-03	Purple Cow #108	5	XT-07	Stripes 105 - Odessa	1
WV-02	AC & T Falling Waters Exxon	5	XT-11	Stripes 209 - Stanton	1
UT-08	Bell's Silvercreek Junction	4	OH-14	Sunoco Middle Ridge Service Plaza	1
CAS20	Joe's Tire and Lube	4	KYSB1	ZZ BOSS SHOP 40-CORBIN	1
OH-26	Circle K 5357	4	TX-54	Stripes 2206 - Rio Grande City	1
TX-70	Stripes 1054 - Houston	4	IL-27	CIRCLE K 6716 - Yorkville	1
TX-73	Stripes 2450 - El Campo	4	TX-34	Trainer Hale Truck Stop	1
TX-92	Stripes 2280 - Carrizo Springs	4	INSB3	ZZ BOSS SHOP 32-GARY	1
TX-66	Stripes 2191 - Brownsville	4	TN-12	Twice Daily #6603	1
TX-64	Stripes 9125 - Edinburg	4	OK-13	Hutch's #114	1
TX-74	Stripes 1060 - Dayton	4	FLSB1	ZZ BOSS SHOP 43-FT. MYERS	1
NJ-11	Sunoco Rich Stockton Plz #7009	4	MNS09	Truckers Inn Sauk Centre	1
OH-15	Sunoco Vermilion Valley Service Plaza	4	NMSB1	ZZ BOSS SHOP 17-JAMESTOWN	1
TX-50	Stripes 2456 - Cuero	4	PA-24	Sunoco Oakmont Service Plaza	1
NE-07	Pump & Pantry # 35	4	TX-71	Stripes 2286 - Houston	1
NESB1	ZZ BOSS SHOP 12-GRAND ISLAND	3	PA-49	Penn Can Travel Plaza	1
UT-10	Miller's Travel Centers - Wellington	3	PA-46	Promised Land Truck Stop	1
NJ-14	Sunoco Joyce Kilmer Plz #7012	3	TX-76	Stripes 1042 - Houston	1
IDS06	Rocky Mountain Mobile Truck Service	3	TX-48	Stripes 2190 - George West	1
XT-05	Stripes 1526 - Maxwell	3	MDSB1	ZZ BOSS SHOP 50-ELKTON	1
NJ-10	Sunoco James F Cooper Plz #7008	3	SDSB1	ZZ BOSS SHOP 16-SIOUX FALLS	1
TX-16	Ozona Express	3	TX-67	Stripes 9115 - San Benito	1
OH-21	Fuel Mart #764	3			
OH-22	Sunoco Glacier Hill Service Plaza	3			
TX-78	Stripes 2266 - Uvalde	3			
MOS15	Midwest Travel Plaza	3			
PAS27	All American Truck Service	3			
OK-21	Choctaw Nation Broken Bow 635	3			
OK-22	Choctaw Nation Poteau 636	3			
TX-75	Stripes 1065 - Liberty	3			
MD-11	AC & T Garland Groh	3			
PA-35	Sunoco South Midway Service Plaza	3			
KS-12	Fuel Expresso 17	3			
TX-60	Stripes 2200 - Pharr	2			
TX-61	Stripes 9131 - McAllen	2			
TX-87	Stripes 114 - Bronte	2			
NJ-13	Sunoco Molly Pitcher Plz #7011	2			
PA-22	Sunoco Hickory Run Service Plaza	2			
OR-07	Eddie's Truck & Auto Center	2			
PASB2	ZZ BOSS SHOP 39-SMITHTON	2			

Wednesday, January 11, 2017

Page 3 of 4



ASC Registrations 4th Quarter 2016

ID	LOCATION	COUNT	ID	LOCATION	COUNT
ILS06	Gateway Service Center	91			
CAS10	Sacramento 49'er Service Center	19			
WYS05	Little America Wyoming	19			
OKS09	Big Cabin Service Center	16			
FLS09	Florida 595 Truck Stop	11			
ALS02	Oasis Travel Center	9			
NES08	Shoemaker's Shell Travel Center	9			
CAS20	Joe's Tire and Lube	4			
IDS06	Rocky Mountain Mobile Truck Service	3			
MOS15	Midwest Travel Plaza	3			
NESB1	ZZ BOSS SHOP 12-GRAND ISLAND	3			
PAS27	All American Truck Service	3			
INSB5	ZZ BOSS SHOP 33-LAKE STATION	2			
PASB2	ZZ BOSS SHOP 39-SMITHTON	2			
SDSB2	ZZ BOSS SHOP 11-RAPID CITY	2			
FLSB1	ZZ BOSS SHOP 43-FT. MYERS	1			
INSB3	ZZ BOSS SHOP 32-GARY	1			
KYSB1	ZZ BOSS SHOP 40-CORBIN	1			
MDSB1	ZZ BOSS SHOP 50-ELKTON	1			
MNS09	Truckers Inn Sauk Centre	1			
NESB3	ZZ BOSS SHOP 18-NORTH PLATTE	1			
NMSB1	ZZ BOSS SHOP 17-JAMESTOWN	1			
SDSB1	ZZ BOSS SHOP 16-SIOUX FALLS	1			
VASB1	ZZ BOSS SHOP 31-FT. CHISWELL	1			

Total Registrations 205

Reduced Prize Package for Service Centers due to lack of Service Center participation with AMBUCK\$

AMBEST 2017 Prize Package
Just Swipe It!

Beginning March 1, 2017 the new Service Center incentive program and AMBUCK\$ Driver Prize package will be as follows:

Service Centers Prize Package

➔ **Two Drawings of \$100 CASH will be awarded each month from a random drawing of AMBUCK\$ Swipes of REGISTERED CARDS.**

Service Center AMBUCK\$ Transactions Still ALSO Qualify For The Following Prize Opportunities



~ AMBUCK\$ CARD MUST BE REGISTERED IN ORDER TO QUALIFY TO WIN ~
Registration Forms MUST BE COMPLETELY FILLED OUT - 1 Driver Who Cannot Be Contacted Cannot Win

EARNPOINTSGETSTUFF

AMBEST 2017 Prize Package
Just Swipe It!

Beginning March 1, 2017 the new Cashier incentive program and AMBUCK\$ Driver Prize package will be as follows:

Cashier Prizes

➔ A TOTAL of Thirteen Lucky Cashiers will have the choice of an IPAD, LCD TV, IPHONE or CASH for:

- Grand Prize AMBUCK\$ Swipe (ATV 4x4 Kawasaki Mule Pro-FXT™ *plus*)
- Random drawing of AMBUCK\$ Swipes **EACH MONTH!**

➔ 5 Cash Prizes of \$100 CASH will be awarded each week from a random drawing of AMBUCK\$ Swipes of REGISTERED CARDS.

➔ Cash Prizes will be awarded to the three locations who register the most AMBUCK\$ cards Each Quarter:

\$1000 for 1st Prize
\$ 600 for 2nd Prize
\$ 400 for 3rd Prize

Driver Prizes

➔ For the TENTH year in a row, Lucas Oil has agreed to cosponsor our **GRAND PRIZE** - This year it's an ATV 4x4 Kawasaki Mule Pro-FXT!!

➔ Quarterly prize of \$1000 in AMBUCK\$ Points - Random Drawing of AMBUCK\$ Swipes of Registered Cards

➔ One lucky driver will have the choice of an IPAD, LCD TV, or IPHONE

Random drawing of AMBUCK\$ Swipes in February - April - June - August - October - December

~ AMBUCK\$ CARD MUST BE REGISTERED IN ORDER TO QUALIFY TO WIN ~
Registration Forms MUST BE COMPLETELY FILLED OUT - 1 Driver Who Cannot Be Contacted Cannot Win

EARNPOINTSGETSTUFF

Page 1 of 1

Buying Group Activity

Annual meeting update.

The annual by all accounts was another great success. We had 89.17% of our travel centers and 86% of our service centers represented. We had over 90 tradeshow booths with 79 vendors.

Members and vendors completed the post annual meeting survey. (results are attached)

We budgeted for a net profit of \$60,000 and finished with \$107,951.

Member attendees and guests revenue	47,381
Member non attendees (35 locations)	8,750
Vendor revenue	282,800
Total Revenue	338,931
Expenses	230,980
Net	107,951

2013 to 2016 comparison by the numbers

	Travel Center Attendees	Travel Center Locations	Service Center Attendees	Service Center Locations	Vendor Attendees	Vendors	
2013	165	108		34	138	68	
2014	170	157	37	36	142	75	
2015	179	146	38	35	114	67	
2016	164	280	44	43	127	79	

Please see the vendor revenue comparison showing vendor participation, contribution, gains and losses from last year. Attached is the member master list showing all locations in attendance. Attached is the detail meeting expense sheet comparing 2016 to 2015.

DAS reports that our 2016 total purchases were down \$382,000 over last year. Much of the loss is due to members switching distributors. We know that some of them switched due to DAS not shipping product during their computer upgrade fiasco.

Lynco is shipping product to about 80 locations for flyer items targeted to the "Front of the Store. We have had a good response to the flyer additions. Several members have requested to be removed from the auto ship. A few more have asked to be included.

We have had a good first year with the new program with Living Essentials-5Hour Energy. The full program took effect January 1, 2016. Year to date, DAS reports

purchases of 160,000 bottles of 5Hour. We have signed our new 2017 agreement improving our rebate from .10 per bottle to .12 each.

Our new Monster Energy agreement for 2017 keeps our off invoice price of \$5.00 per case. Our new national account representative has had their corporate office in California scrub our member and affiliate list to better communicate to the Coke distributors who needs to be included in our program. We sold over 70,000 cases of Monster under our agreement in 2016. At \$5.00 per case saving is over \$350,000.

We have requested all 2016 sales information from our vendor partners for the report card. We have already received a number of reports and are committed to completing the report card by the end of February.

The new Kawasaki 4x4, side by side Mule Pro FXT is at the Lucas plant in Corydon to be wrapped with the AMBEST and Lucas logos. Carol has designed the key elements for the 2017 AMBUCK\$ campaign.

**Thanks,
Tom**

	A	D	E	I	J
1	2015 Sponsor Report 10-4/2015				
2	Sponsor	Sponsorship Level	Booth Count	Sponsor 2015	Sponsor 2016 Registered
3	5Hour Energy		1		2,500
4	A&W Restaurants		1	0	2,500
5	All in Marketing	x	3	0	5,050
6	AMBEST Loyalty	Silver: \$5,000	1	0	0
7	American Tire Distributors	Silver: \$5,000	1	5,000	5,000
8	Aramark Uniform Services	Trade Show Only: \$2,500	1	2,500	2,500
9	Baldwin Filters	Trade Show Only: \$2,500	1	2,500	2,500
10	Bennett Pump	Trade Show Only: \$2,500	1	2,500	2,550
11	Bennett Pump	Trade Show Only: \$2,500	1	2,500	0
12	Bracketron	Silver: \$5,000	1	5,000	2,500
13	Brenntag North America	Silver: \$5,000	1	5,000	5,000
14	Bridgestone Commercial Solutions	Gold: \$10,001	1	10,000	15,000
15	Brown and Brown	Silver: \$5,000	1	5,000	5,000
16	CAP Companies	Silver: \$5,000	1	5,000	5,750
17	CAT Scale Company	Trade Show Only: \$2,500	1	2,500	2,550
18	CHEVRON NORTH AMERICA LUBRICANTS	Silver: \$5,000	1	5,000	5,000
19	Class C Solutions Group		0	0	
20	Cobra, Vxi-Blue Parrott		1		5,000
21	Comdata	Gold: \$10,000	1	10,000	2,500
22	Corporate Billing LLC	Trade Show Only: \$2,500	1	2,500	2,600
23	Cummins Filtration Fleetguard	Trade Show Only: \$2,500	1	2,500	2,500
24	DAS Inc.	Platinum: \$25,000	7	29,250	27,050
25	DAS Inc. -Uniden, Ikon	Platinum: \$25,000	1	2,500	2,500
26	DASCO		0	0	
27	Donaldson Company	Trade Show Only: \$2,500	1	2,600	2,600
28	Double Coin Tire	Silver: \$5,000	1	5,000	5,800
29	DoubleTrac By Omegaflex	Trade Show Only: \$2,500	1	2,500	2,500
30	Ecolab Inc.	Trade Show Only: \$2,500	1	2,500	2,500
31	EcoSmart LED		0		
32	EcoSmart LED	Trade Show Only: \$2,501	0	2,500	
33	Electronic Funds Source	Silver: \$5,000	0	5,000	
34	Encompass Group		1		2,500
35	ET Products LLC	Silver: \$5,000	0	5,000	
36	Exxon/Mobil	Silver: \$5,000	1	5,000	5,000
37	Farmer Brothers Coffee	Silver: \$5,000	1	5,000	5,000
38	First Data	Trade Show Only: \$2,500	1	0	0
39	Fiscal	Silver: \$5,000	1	5,000	5,050
40	FoodBuy	Comp Silver	1		0
41	FPPF CHEMICAL CO., INC.	Silver: \$5,000	1	5,000	5,000
42	Goodyear		0		
43	Gorilla Mud Flaps		1		
44	GreenSmartLiving-E-Cig		0	0	
45	Hunt Brothers Pizza	Trade Show Only: \$2,500	1	2,500	2,500
46	Hunter Engineering Company	Trade Show Only: \$2,500	2	2,500	2,550
47	IdeaStream Consumer Products, LLC	Trade Show Only: \$2,500	1	2,500	2,500
48	Imperial Supplies	Trade Show Only: \$2,500	1	2,500	2,500
49	International Wholesale		1		2,500
50	JJ Keller		0		1,500
51	Krispy Krunchy		0	0	
52	KSG Distributing	Silver: \$5,000	2	5,000	2,500
53	Kumho Tire	Trade Show Only: \$2,500	1	2,650	2,500

	A	D	E	I	J
1	2015 Sponsor Report 10-4/2015				
2	Sponsor	Sponsorship Level	Booth Count	Sponsor 2015	Sponsor 2016 Registered
54	Leanin Tree			0	
55	LiteCheck	Trade Show Only: \$2,500	1	2,850	3,500
56	LSI LED Ligfhting	Trade Show Only: \$2,500	1	2,500	2,500
57	LUCAS OIL PRODUCTS	Platinum: \$25,000	1	5,000	5,000
58	LYNCO PRODUCTS	Platinum: \$25,000	6	25,000	25,000
59	MaddenCo, Inc.	Silver: \$5,000	1	2,500	2,500
60	Mamma DeLuca Pizza	Trade Show Only: \$2,500	1	0	
61	Michelin North America	Platinum: \$25,000	1	7,500	7,500
62	Mitchell1		1		
63	Monster Energy	Trade Show Only: \$2,500	1	2,500	2,500
64	MS.CARITA SAFETRUCK, INC.		0	0	
65	NATSO Inc	Trade Show Only: \$2,500	1	2,700	4,850
66	NVE Stacker	Trade Show Only: \$2,500	0	2,500	
67	OEC Fluid Handling		0	0	
68	Paragon Solutions	Silver: \$5,000	1	2,500	0
69	PingHD	Trade Show Only: \$2,500	0	2,500	
70	Port's Petroleum		1	0	0
71	Power Service Products, Inc.	Trade Show Only: \$2,500	1	3,500	2,500
72	Quality Resource	Trade Show Only: \$2,500	1	2,500	2,500
73	Rand McNally	Trade Show Only: \$2,500	1	2,500	2,500
74	Reagan Industries	Trade Show Only: \$2,500	0	2,600	0
75	RINAlliance	Silver: \$5,000	1	5,000	5,000
76	Schaeffer's Specialized Lubricants	Silver: \$5,000	1	5,000	
77	ScrubBlades	Trade Show Only: \$2,500	0	3,200	0
78	Service Station Computer Systems (SSCS)		1	0	2,750
79	Shell Oil	Silver: \$5,000	1	5,000	5,000
80	Simply at Home	Silver: \$5,000	1	5,000	5,000
81	Socks Galore	x	1	0	2,500
82	SPATCO	Silver: \$5,000	1	5,000	2,500
83	St. Christopher Fund		1	0	
84	SUBWAY	Trade Show Only: \$2,500	1	2,500	3,800
85	SUN SALES TEAM /DISTRIBUTION	Trade Show Only: \$2,500	2	2,500	7,000
86	Sunshine Electronic Display	Silver: \$5,000	2	5,000	5,000
87	Techquidation	Silver: \$5,000	0	2,500	
88	Tire Management	Trade Show Only: \$2,500	0	3,000	
89	Treat Planet	Trade Show Only: \$2,501	1		2,500
90	Tropiceel Products Inc	Silver: \$5,000	0	3,200	0
91	Turner Hats	Silver: \$5,000	1	0	0
92	Valco		1		
93	Valvoline	Trade Show Only: \$2,500	1	2,500	5,000
94	WEX Fleet One/EFS/	Trade Show Only: \$2,500	1	2,500	5,050
95	Wholesale Nozzle	Trade Show Only: \$2,500	1		2,650
96	Winegard Company	Trade Show Only: \$2,500	1	2,500	2,550
97	Xerxes Corporation	Trade Show Only: \$2,500	1	2,500	2,600
98	Strategy and Execution-One120			0	2,500
99	Morrison Brothers		0	0	
100	Fleetnet				
101	AWDEals				
102	Parts Distributing Company		0	0	
103	AMP Energy CNG			0	

	A	D	E	I	J
1	2015 Sponsor Report 10-4/2015				
2	Sponsor	Sponsorship Level	Booth Count	Sponsor 2015	Sponsor 2016 Registered
104	Pegasus				
105	B&F		0		
106	ATM USA		0		
107	Blue Tiger USA		0	0	
108	Alvey Signs				
109	Puzzled				
110	Valco		0		
111	Aperia Tech		0		
112	Gorilla Mud Flaps				
113	Chesters				
114	FoodBuy		0		0
115	Cenex			0	
116	Softland Internationa		0	0	
117	The Young Group		0	0	
118	Universal Lube				
119	Sinclair				
120	Sunoco			100	
121		Registered	92	288,150	282,800
122					
123					
124					
125					
126					
127					
128					
129					
130					
131					
132					

WEX/EFS Programs					
Program Name/Card Type	Mandated	Transaction Fee	# Locations	Discount	
AMBEST EFS Card	x	\$1.75	All	Vary	
EFS TS (Memphis)	x	\$2.75	All	Vary	
Tchek		1%	305 of 315	Vary	
TCH		1%	All	Vary	
Fleetone		1.65%	314 of 315	Vary	
Additional Programs	Mandated	Transaction Fee	# Locations	Discount	
AMBEST EFS CP Mandate	x	\$1.75/\$.70	313 of 315	Vary	
FTS (North America Tech)	x	2.75/\$.70	All	Cost + .035	
EDGE Program	x	1%		Vary	
WEX Crossroads	x	1.30%		Retail Less .01	
QPN	x	1.43%	281 of 315	Vary	
FP Solutions		1%	44 of 315	Cost + .03	
RTS		1%	180 of 315	Vary	
APEX	X	\$2.75	313 of 315	Cost + .05 and better	
UMA	X	\$1.75	All	Cost + .08 / Retail - .03 B/O	