

MERGERS & ACQUISITIONS

Keeping You On The Road in more communities,
while providing a smooth transition for owner-
operators and their dedicated employees



**AMERICA'S
CAR-MART**

Keeping You on the Road





Helping people has always been at the heart of why we exist. Our purpose is to keep customers on the road and provide peace of mind in one very stressful area of life – used car ownership. We have a strong tradition of serving hard-working Americans by providing used-car financing and delivering quality, used vehicles at affordable prices.

OUR MISSION

We strive to earn the repeat business of our customers by providing quality vehicles, affordable payment terms and excellent service.

OUR VISION

To be America's best auto sales and finance company in the eyes of our associates and customers while improving the communities we serve.



Integrity



Respect



Compassion



Excellence

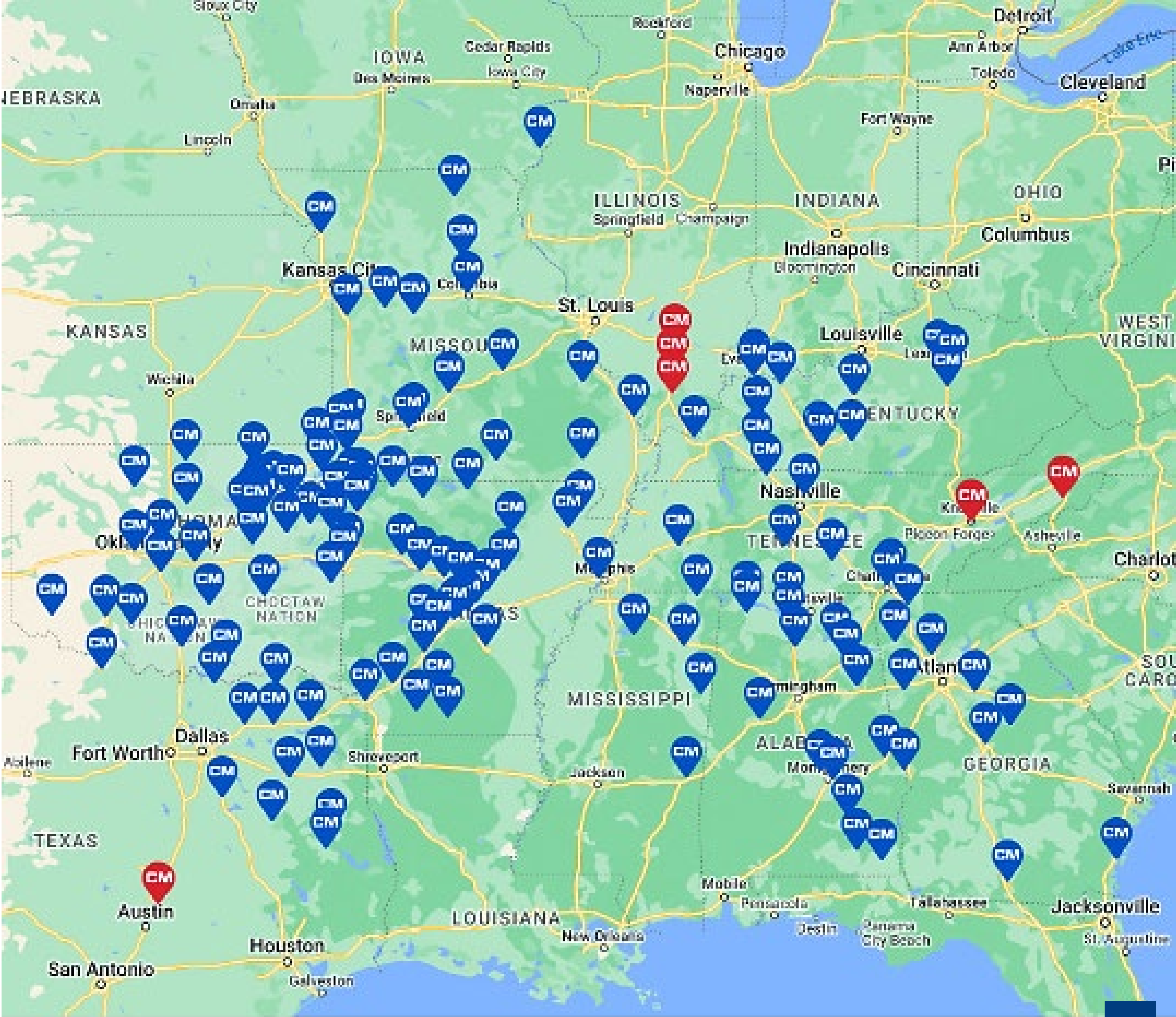


THE HISTORY OF CAR-MART



OUR REACH

From Iowa to Alabama, we have more than 150 locations across 12 states.



 New Acquisition  Existing Dealership

KEEPING MORE CUSTOMERS ON THE ROAD



Car-Mart has acquired 7 locations since 2020, expanding our reach to several new communities. We are pleased to provide quality vehicles, affordable payment terms, and excellent service to customers in these new markets.



Taylor Auto Credit

America's Car-Mart announced the acquisition of Taylor Auto Credit in December 2022, becoming Car-Mart's 155th Dealership to open its doors. Taylor Auto Credit, owned and operated by Keith and Marcia Hagler, has been in business since 1990.



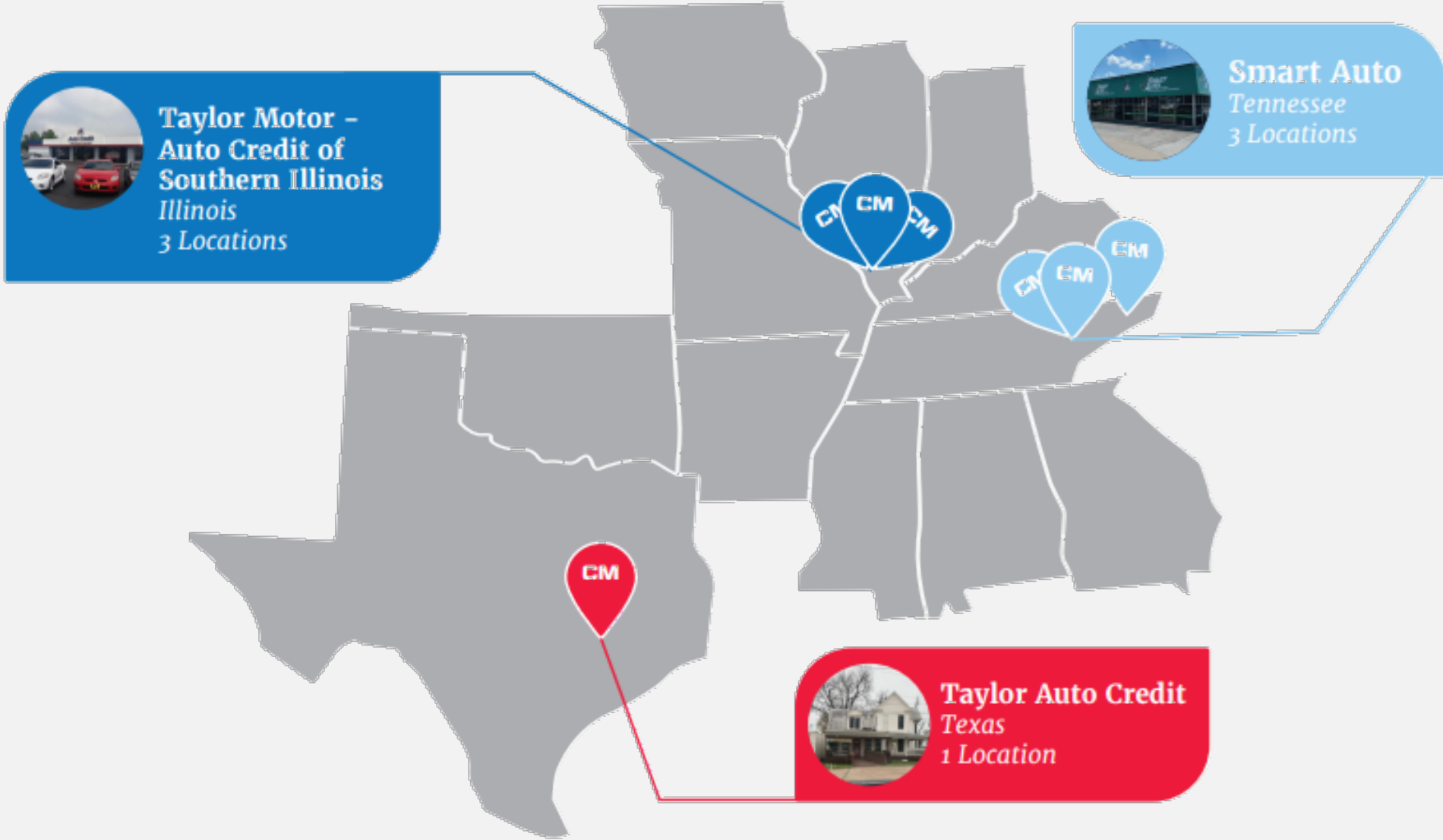
Smart Auto

In late 2021, Car-Mart announced the acquisition of Smart Auto. Smart Auto operates three dealerships in Knoxville and Johnson City, TN. The company started in 2005 in Knoxville. In 2011, Smart Auto opened their second store in Johnson City and in 2017, they opened Bright Motors in Knoxville, focused on commercial vehicles.



Taylor Motor Company - Auto Credit of Southern Illinois

In March 2020, America's Car-Mart announced the acquisition of Taylor Motor Company. Taylor Motor had three dealerships in Benton, Marion, and Mount Vernon, Illinois, branded as Auto Credit of Southern Illinois. Owner Steve Taylor was the third-generation family member to run the business. Taylor is now the Director of Acquisitions at Car-Mart.





WE ARE SEEKING

WELL-ESTABLISHED DEALERSHIPS THAT ARE:

- Offering conservative cost per unit
- Geographically located in states, or contiguous, where Car-Mart currently operates
- In mid-size cities, but we would consider desirable operators in larger markets
- Customer-centric, with a focus on high volume repeat customers
- Passionate about customer service
- Keeping their employees at the heart of the business
- Rooted in a strong tradition of community involvement
- Focused on ideals that align with Car-Mart's mission, vision, and values

WHY CAR-MART?

A TRUSTED BRAND

- Car-Mart has been in business for more than 40 years, and has the financial & operational strength to navigate changing environments
- We have an industry-leading record of successful compliance, driven by our robust regulatory processes and infrastructure
- Technology investment is substantial and ongoing, and will enhance the purchasing experience for associates and customers alike

EMPLOYEE-FOCUSED CULTURE

- Car-Mart can provide long-term growth opportunities for your associates following a sale
- We maintain ongoing investments in training and human resources
- Car-Mart provides competitive pay and benefits

UNLOCK YOUR VALUE

- Car-Mart strives to structure transactions in a way that releases the full value of a business for the owner
- The total value realized can be 6 – 8x annual profits
- Being acquired by Car-Mart ensures a smooth transition for owners, employees, and customers



“Our goal at America’s Car-Mart is to accelerate the pace of acquiring new dealerships.

We are focused on finding financially stable dealerships that prioritize selling affordable, high-quality vehicles, delivering excellent customer service, and taking a disciplined approach to collections.

We continue to improve our ability to acquire and effectively integrate new dealerships into the Car-Mart family. We have an amazing team dedicated to growing the business and ensuring a seamless transition experience.”

Douglas Campbell
Chief Executive Officer



HAVE QUESTIONS, OR LOOKING FOR MORE INFORMATION?

PLEASE CONTACT US!

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