

Quarterly

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Inside This Issue

Marketing ideas
Employee Spotlight
Care for your wraps
Sales Tips
Recipes, and MORE!





Through superior customer service and quality innovative products, On The Move provides their Licensees the ability to add value and profits to their business.

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Editor's letter

Our CEO gave our leadership team a book to read called The Mission, The Men and Me by former Delta Force Commander, Pete Blaber. The book changes the way you think in a leadership role and prioritizes your decision making process. Blaber's missions were life threatening to everyone involved and the weight of his decision had lasting effects. He often had to make these decisions in a matter of minutes. Our decision making process can be broken down to just three things – the mission, the men and me. Is it good for the mission? The men? And for me?

He also presented the theory of boots on the ground. It is very hard for me to make a decision about something that is going on across the country without asking questions and getting intel on the ground. Maybe our trucks are harder to drive in the north compared to the south. Our tenant protection might need higher limits in the city then rural facilities. If we do not have the information from our customers, we cannot adapt our mission of providing quality products to our customers.

On the day we had our latest product delivered, we knew it was going to be a hit. A Dodge Promaster with a RAMP is a great solution for our customer that do not have the space for our featured 14' or 15' box trucks. This cargo van is the best of both worlds – easy to fit AND easy to load for novice movers. We have boots on the ground and some customers testing our van out for us. They are having their tenants fill out surveys letting us know important feedback on our mission to provide a smaller solution to our customers.

Another question that many storage operators have been asking about is protection for their RV storing tenants. We have adapted and grown our SecureLease program to include SecureOutdoor. Make sure to read up about it in this issue!

We would love to visit with you when we are in the area! If you have any information or pictures to share, please email them to me at cj@onthemovetrucks.com.

Sincerely,

CJ Stratte



Events

SHOW	DATES	LOCATION
Inside Self-Storage World Expo	July 13-16	Las Vegas
Self Storage Association Fall Conference	September 7-10	Las Vegas

Real Estate Mixer



On The Move hosted two well-attended Real Estate mixers to get back out and meet our friends in the industry. With over 70 people at both mixers, we were excited to give tours of our client's trucks and mingle with future clients. Thank you to Marisa Ann Cortez and Lina Segura for letting us showcase your beautiful trucks!



NEW TRUCKS

ON THE ROAD



Employee Spotlight

ANGIE REESE



Name: Angie Reese

Position at On The Move:

Administrative Executive at On The Move Insurance Agency

When did you start working at On The Move? November 1, 2020

Where are you from?

I was born in Lubbock, Texas but raised in San Antonio and just recently moved to Fair Oaks, TX.

Alma mater? UTSA

Hobbies: Spending as much time with my family and going on as many vacations as possible.

What did you do before On The Move? I help build and grow a captive agency that was sold a year ago.

Favorite thing about On The Move? Family atmosphere and the energy in the office.

Tell us about your family:

I have been married for 20 years to my wonderful husband Steve and have 4 kids. Gaby 15, Bree 12, Alex 10 and Lily 8. They are all active in sports, dance, cheer, theater, choir and orchestra.

Favorite animal: Dogs

Favorite music: Pop and country music

Proudest moment at On The Move? Helping the agency grow in a positive way.

Testimonial

"Dear Derek,

I would like to sincerely thank you for helping us with our insurance needs!

We are very happy to have the policy in place!

Your attention has been greatly appreciated. The good communication and service you provided has been extraordinary!

Many Smiles,

Brenda

ALMA SUPER STORAGE."

Referral Program

We would like to offer **\$500** to anyone that refers a new customer to ON THE MOVE effective April 1, 2021.

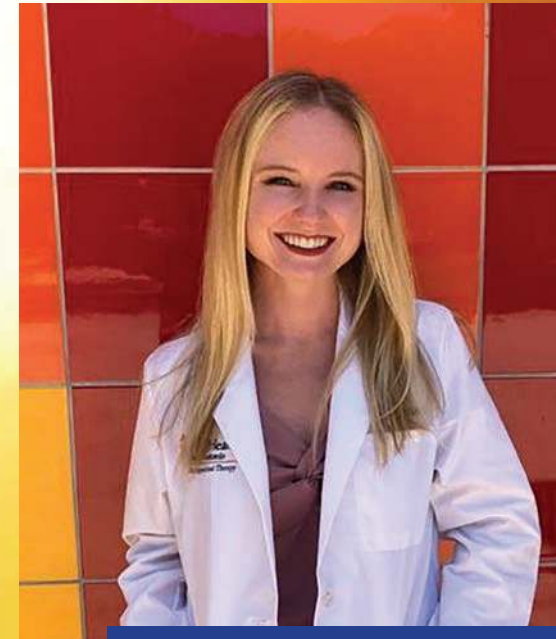
Name:

Company Name:

Phone:

Email:

Congratulations GRADUATES!



CORINA MORANZ

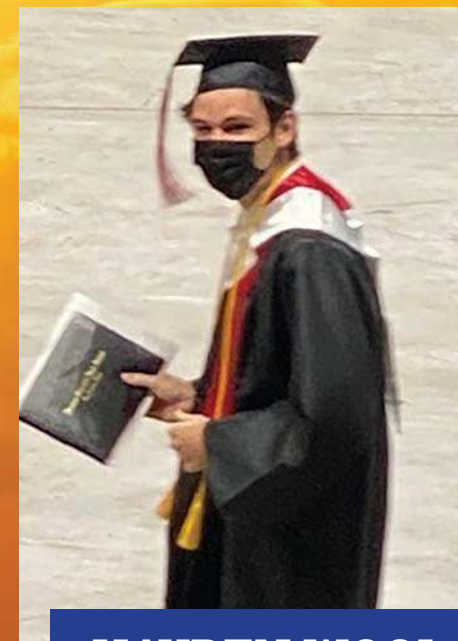


DEREK NASIS

Corina Moranz, daughter of Tim Moranz – Specialty Vehicle Program Manager, completed her classroom studies and received her white coat in May. She started her clinical trials at University Hospital in San Antonio to start her final year to get her Doctorate in Occupational Therapy.

Derek Nasis, son of David Nasis, graduated from Boerne High School this May. He will be attending Arlington Baptist on a golf scholarship.

Hayden Woolard, son of Michael Woolard, graduated from Reagan High School in San Antonio. He will be attending UT Austin this fall!



HAYDEN WOOLARD

SET YOUR SELF-STORAGE FACILITY APART WITH FREE PERKS

BY CJ STRATTE, MARKETING DIRECTOR



When an industry experiences growth, the competition amps up. The self-storage industry is no exception. To stand out in the self-storage game, a company must provide useful amenities and benefits that competitors aren't. One straightforward and effective way to beat out the other guy is to give your customers access to a truck on move-in day. Read on to find out just why customers love this perk and how to integrate truck service into any self-storage facility.

It might appear that the self-storage experience begins at the facility door. But this simply isn't true. Guaranteeing your customers a smooth and hassle-free move-in process will start your relationship with them on the right foot. It's become popular for customers seeking storage to inquire about rental trucks. Being able to meet and exceed these expectations is key.

How can you exceed expectations? By providing more than "just a truck." Offer multiple sizes to fit each job. Include a dolly or cart, a pull-out ramp, and include ease-of-use features like extra grab handles, a well-lit interior, and a rolling rear door. Accounting for the fact that most customers aren't experienced movers shows that you care about and support the self-storage process, which would be a far more challenging experience without these essential tools.

Even though a well-equipped truck will earn you the loyalty of many customers, the job isn't done yet. Ensuring clearly-stated

pricing gives customers peace of mind that these amenities are just that: amenities, and not add-ons. Make any self-storage contract language clear that your services are complimentary. This need for clarity extends to your business's policy on insurance of both units and trucks. Don't let your free services confuse customers instead of impress them.

At the end of the day, integrating trucks into your self-storage experience is about paying attention to customer needs. Customers who feel treasured will stick around for the long-haul. They recommend you to their friends who need self-storage, as well.

Starting the process of incorporating trucks into your business is easier than you think! On The Move offers a wide selection of truck sizes, unique truck features, and the TRAC Leasing Program to ensure your new trucks can be affordably integrated into your business plan. The continuous growth in the self-storage industry offers a challenge to businesses looking to get ahead. Introducing a fleet of trucks for customer use is the key to turning a potential problem into an opportunity for success.

To learn more about the On The Move's solutions for trucks in self-storage facilities visit us online today!

WHEN DISASTER STRIKES BE PREPARED

DANIEL GARZA, NATIONAL SALES MANAGER

No business is completely immune from disaster. Every year, businesses briefly shutdown or close permanently because of a disaster such as a hurricane, fire, or blizzard. Fortunately, you can take proactive steps to reduce the impact of a disaster and keep your truck protected. With an ever-changing climate it is hard to pinpoint when and where a disaster will occur. It has become all too common for natural disasters to appear out of nowhere, offering little time to prepare. It is essential to take precautionary measures to secure your truck.

To prepare your truck adequately for a disaster, take the following steps:

Storage Location - For storing your truck during a disaster it is critical to find a garage or covered port, to protect the truck for any debris that might cause damage. If you don't have access to a garage, parking your truck next to a building can offer at least partial protection from high winds. Avoid parking under trees or power lines that can be blown down.

Know Basic Maintenance - Knowing the basics of your truck is helpful if you are ever in a pinch. Knowing how to change a tire or jump start your truck is a must when surviving a disaster. If a problem occurs and you don't know how to fix it, the owner's manual located in the truck is a good place to find the solution.

Top Off Fluids - Making sure your truck has all appropriate fluid levels will add security if you have to use it in a disaster. Make sure your truck has a full tank of fuel, plenty of oil, and enough water in the radiator to prevent overheating. If you are experiencing a blizzard, be sure that your truck has plenty of antifreeze to preserve it.

Tires - Quality tires with good traction are essential. Make sure tires are in good condition, don't have any bald spots or any slow punctures. Keeping your tires rotated routinely will increase the lifespan of your

tires and make them ready for any situation. If you are experiencing icy conditions, tire chains will allow your truck to drive on ice covered surfaces.

Battery - Having a durable battery is crucial for the survival of your truck in a disaster. Most batteries will start deteriorating at the four year mark, so be sure to replace the battery around this time. If you want to preserve a batteries life longer than four years it's a good idea have a triple charger on hand. You can simply recharge the battery while the truck is not in use, making it ready to go at a moment's notice.

Wash Up and Clean - Keeping your truck clean will help protect the graphics from extreme heat and cold. It will also conserve the chassis from salt and silt which can cause rust. If you want to eliminate the chance of your truck rusting, spraying a layer of undercoat will protect the key components of the truck.

A Truck Survival kit- Keep flashlights, a first-aid kit, food, water and blankets. You never know if a disaster will leave you or a customer stranded, so having some basic essentials in your truck will give you a little relief in the case of an emergency.



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FOR MORE INFORMATION, PLEASE CONTACT

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All SVN® offices are independently owned and operated.

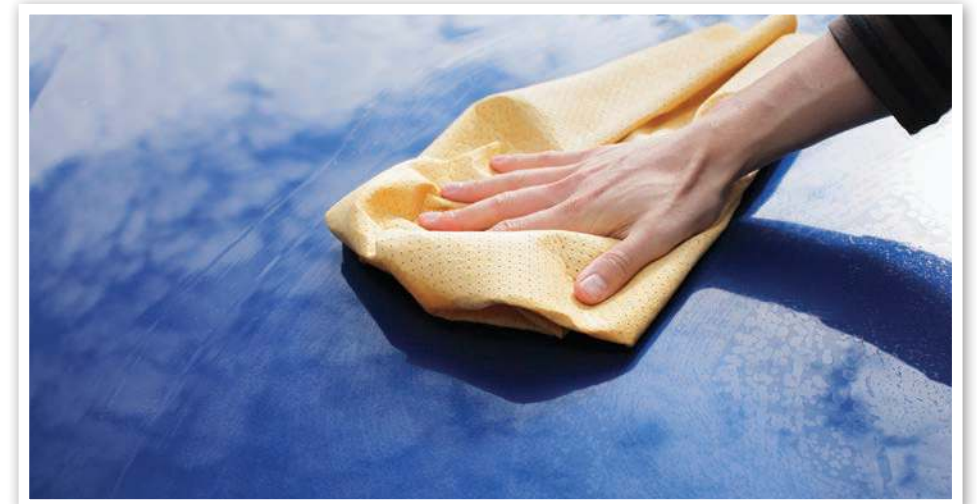
VEHICLE WRAP CARE

BY RYAN ANDERSEN, TRANSPORT GRAPHICS

Transport Graphics has been wrapping vehicles for over 25 years. Over the years, the most common question we get from customers is how to care for their wrap. You have invested in your graphics package and you want them to stand the test of time. Here are a few tips to increase the look and life of your wrap.

First off, it is important to wash regularly. The graphics that we wrapped your vehicle with have a protective gloss UV overlamine film. You are not going to wash away or dull your finish by keeping your vehicle clean. That being said, do not use harsh cleaners, acids, or solvents. Most non-abrasive detergents like 3M™ Car Wash Soap 39000 or Meguiar's NXT Generation® Car Wash are safe to use. Even your tried and true dish soap will work and is safe on the finish.

Hand washing is the safest method to keep your wrap clean. Spray the vehicle with water first before washing to remove any loose grime and minimize the chances for scratching the surface. Use a soft cloth or sponge to do the actual cleaning. Be sure to check the cloth or sponge often to make sure dirt does not get stuck to it as you clean. Rinse the vehicle thoroughly after cleaning. You can let it air dry or use a Chamois or microfiber towel to prevent water spots. Never use a buffer wheel on your graphics. These generate heat and can really damage your wrap! Most manufacturers recommend staying away from wax, although spray wax can be used to maintain the glossy look of a wrap after a few years.



Commercial vehicle washes are another option. Touchless car washes are better than brushes as brushes may cause lifting or scratching. Any automated car wash carries a little risk. High pressure jets need to be adjusted so the quality of the wash is dependent on how well it is maintained. High pressure jets need to be avoided in cold climates when the temperature gets below freezing. In Minnesota, where winter reigns supreme, there are at least 10 days a year when I advise people to avoid automated car washes. It is important when using a commercial wash to ensure that they don't use acids or solvents like acetone. Not only are these hard on your graphics, they can dull chrome and aluminum finishes over time.

Pressure washing is something to be VERY cautious with. I advise our customers to avoid it at all costs. If you do choose to use a pressure washer, use lower pressure and keep the nozzle 2 feet or further away. Also, avoid the edges,

graphic panel overlaps, and overlays of your wrap. Never power wash with water over 180 °F as hot high pressure water is a recipe for disaster!

You may have difficulty removing contaminants on your wrap such as bugs, sap, or bird droppings. Soaking these with hot soapy water can loosen these. If you are still having trouble, you can dilute isopropyl alcohol with water to create a safe cleaning solution. 3M™ Citrus Base Cleaner can be used but it is best to test a little on an inconspicuous area first to see how your wrap reacts. It is a good idea to clean the area again with soap and water to remove any leftover cleaner. If you spill fuel on your graphics when refilling, wipe it off immediately. The window washer brush works well and keeps your hands clean.

If you need more information, there is detailed wrap care information on our website www.tgwraps.com in the forms section.

Featured Vehicles



2019 Dodge Grand Caravan SXT

SXT 4dr Mini-Van :: Price: \$25,349 :: Mileage: 51,709



2019 Ford F-250 Super Duty XLT

4x4 XLT 4dr Crew Cab 8 ft. :: Price: \$51,999 :: Mileage: 115,993



2020 Nissan Rogue SV

SV 4dr Crossover :: Price: \$24,999 :: Mileage: 50,305



2019 Toyota C-HR XLE

XLE 4dr Crossover :: Price: \$21,799 :: Mileage: 20,411



2019 Volkswagen Jetta 1.4T SE

1.4T SE 4dr Sedan :: Price: \$17,875 :: Mileage: 39,013



2019 RAM Ram Pickup 1500 Big Horn

4x2 4dr Quad Cab 6.4 ft. :: Price: \$37,499 :: Mileage: 50,580



2018 Ford F-150 Lariat

4x4 Lariat 4dr 5.5 ft. :: Price: \$42,999 :: Mileage: 101,708

**Call 800-645-9949
for more information.**

5 IDEAS TO MARKET YOUR RENTAL TRUCK

Around 1 million people DIY with a rented moving truck each year. That equates to 45% of people moving rent a moving truck. Capturing a piece of that market boils down to one simple thing: thinking outside of the box. While advertising to prospective tenants is not always an easy feat, custom branded rental trucks have proven to be a great resource for brand recognition. These trucks are seen on the road and attract attention, putting you at the top of mind when it comes time to think about where to store or rent a truck. There is no question that a custom branded moving truck will help you get new customers when marketed correctly. The following tips will help you market your rental truck successfully.

1. Design Eye-Catching Graphics

Your truck is the best marketing tool for you. Eye-catching graphics installed on the side of the truck, create a personalized moving billboard. The truck advertises for your facility constantly, anywhere and everywhere it happens to be, day and night, 24/7. The truck is large and noticeable, a constant advertiser for your business.

Vehicle wraps give your brand the best exposure among your target audience at a low marketing cost. According to the new statistics available, one car wrap generates up to 70,000 impressions each day. Viewers recognize a company name on wrap ads fifteen times greater than any other advertisement means. Most importantly, 30 percent people base their buying decision on seeing vehicle wrap ads. Designing custom graphics is the most exciting part of having your own rental truck. Graphics are so dynamic and only stop when your imagination does. You could completely wrap your truck from headlights to back ramp or go with a more conservative design. Graphic designers can help bring your vision to life and can fit any budget.

2. Utilize QR Codes

Quick Response codes (QR codes) are being used more and more in 2021. They are scannable 2D codes that prompt a visit to your website, social media profiles or any hyperlink that you may use for your business. Around 2011, they first debuted with not much traction. They were such a cool concept but we did not have the technology to execute them. Our smartphone internet speed and cameras did not work as they do today. It was tedious to download a third party app to scan the QR code. It was easier to just type the web address manually. Now QR codes can be seen in many places including on movie, concert or even airline tickets. SnapCodes from the social app SnapChat make it easier to find a friend or share your profile. With social distancing, you can use a QR code to find a menu at the restaurants you frequent. You simply open your camera

app and scan the QR code launching the restaurant's menu.

You can fulfil a variety of objectives with a QR code including linking to a website or landing page, direct users to leave you a review, access a special offer, view your Google maps location or direct customers to your social media profiles. One of the most obvious places to put a QR code is on your moving truck. You can print a sticker and easily add to your graphics. You can also put on your business cards, postcards, and print advertising. It can be a tool to bridge your online and offline marketing.

3. Optimize your Google my Business Listing

A free tool offered by Google, storage facilities can use their Google my Business listing to show up in local searches. Creating a Google my Business listing is simple and will give searches detailed information such as location and hours of your facility.

Adding products and services is particularly useful for ranking in relevant searches. Write the name, description, and price of the products and services while adding them. The complete description will appear when the user clicks on a product. Google might also link to your products from the section of categories. It is also important to upload photos to your Google my business listing to showcase your truck. Adding photos and videos regularly will show Google that your active and up-to-date ranking you higher in search results. If someone searches for rental truck, Google may be able to recognize your truck and show it in search results.

4. Managers are key to Implementing Marketing

The easiest and fastest way to implement your marketing strategy is through your managers. When your manager answers the phone, have them simply say "ABC Storage! Home of the Free Rental Truck! How may I help you?" After they determine move in date and size of unit, they should ask how they plan on mov-



ing into your facility. This is a great closing tool. The manager can reveal when the truck is available and reserve the truck for them immediately.

Marketing materials with pictures of your rental truck should be available for your manager to provide to your customers. Feature your truck on all print materials distributed by your manager and other staff including business cards, flyers and local advertisements. Networking with local business will also create an avenue to market your rental truck. Post flyers at local businesses advertising your facility and rental truck. Notify local businesses that your truck is also available for commercial use. Commercial users tend to deal with the general public and are a great source for word-of-mouth marketing.

5. Get your truck on the road and in front of people

Trucks hidden in the back of your facility are equivalent to never having your office lights or sign turned on. Your truck is a billboard that should be parked where everyone can see. If your facility is not on a main road, park your truck in a location that can direct people to you. You can do this by exchanging use of the truck for parking spots at their business locations. Taking your truck on local errands also creates more visibility.

Charities also have various needs of a rental truck. Offer your truck to these charities for community good will. Your truck might end up on their social media or even be pictured in the local paper.

There are many ways that a rental truck can provide exceptional marketing and advertising opportunities. As with any profit center and advertising vehicle you are unfamiliar with, seek the services of a specialist in this area, there are several to choose from. Just as you are committed to providing your tenants an exceptional storage experience, rental truck specialists are committed to maximizing your success with this unique service offering.

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SECUREOUTDOOR

A New Opportunity for Storage Operators to Increase Revenue

BY JACQUELYN NASH, SR. ACCOUNT EXECUTIVE

You've been asking, we are excited to provide. On The Move continues to adapt to the storage industry's needs. We are proud to announce the launch of our latest product, SecureOutdoor. This product is a Deductible Reimbursement option for recreational vehicles parked outside of a locked storage unit.

It is a natural fit for the storage industry to jump on this opportunity and offer the solution for their tenants. Storage operators offer open parking, canopied parking and fully enclosed options to their RV customers. The ability to offer larger security measures such as higher fences and cameras help deter theft. Asphalt and canopies add additional safety nets and make it less risky to store these high priced items at a storage facility.

We have been overwhelmed with the statistics in RV demand and the challenge of where to store them mostly due to Home Owner Association (HOA) regulations. From 2015 data in the RV Development Handbook provided by Mini Storage Messenger: HOA's have really increased the needs for homeowner's to store their boat or RV. There are 338,000 associations with 68 million residents. Only 12.8% of these associations offer parking for their residents' "toys." The rest will need storage.

According to Recreation Vehicle Industry Association, January 2021 shipments are up nearly 40% with 45,930 RV shipments. The association is expecting a 23.9% increase over the 2020 year-end total of 430,412 units. That would be a total of 533,356 units for 2021. The majority of these units will need a place to be stored.

If you have the ability to offer RV storage, now is the time. Many operators have been hesitant to allow storage of these items due to insurance concerns. Now with the ability to offer a program like SecureOutdoor, this is no longer a concern. Additional protection for these items will solidify your place in the market for these specialty storage items.

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ON THE MOVE CONTINUES TO RACK UP BEST OF BUSINESS AWARDS

BY CJ STRATTE, MARKETING DIRECTOR



In 1992, On The Move founder Maury Westerdale set out to create a brand new means for Self-Storage owners/operators to lease and manage rental trucks. In the 30 years since, On The Move has rapidly expanded its business in many various areas, becoming the fourth largest truck rental fleet in the United States. What hasn't changed, though, is the company-wide dedication to innovation and service excellence.

For the eleventh year in a row, On The Move was awarded the prestigious Inside Self-Storage (ISS) Best of Business Award for Best Truck Rental/Leasing Program.

Winners for this year were based on verified voting that began May 31, and ran through June 30, via insideselfstorage.com. Because they are voted on by inside industry experts, ISS awards are even more meaningful for the winning recipients. For On The Move, these awards are symbolic of their commitment to being a one-stop-shop for all truck rental and leasing needs. Being recognized for this kind of industry leadership is a true point of pride for

a team that continually strives to go above and beyond for their customers. As a winner in this year's voting, On The Move will also be honored with a special commemorative plaque at the Inside Self-Storage World Expo in Las Vegas, July 13-16, 2021.

Jacquelyn Nash, Sr. Account Executive, said this of the achievement, "I'm so proud of our company for winning these awards. Our staff works hard to build relationships with our customers, and it's an honor to be recognized."

Additionally, On The Move's turnkey truck rental program has been the ISS winner since the awards inception in 2011. None of this would be possible, however, without the loyalty of incredible customers. The company would like to sincerely thank every person who has put their trust in On The Move.

By offering top quality trucks that feature eye-catching graphics for very diverse businesses, such as real estate, food trucks, and even contractors, On The Move is prepared to help business

owners not only advertise their company, but provide additional profit opportunities as well. On The Move puts customers and their businesses first!

If you are interested in learning about some recent projects and what On The Move can do for your business, contact one of our leasing experts.

About Inside Self-Storage
For more than 30 years, ISS has provided informational resources for the self-storage industry. Its educational offerings include ISS magazine, the annual ISS World Expo, an extensive website, the ISS Store, and Self-Storage Talk, the industry's largest online community.

TRUCK RENTAL:

A UNIQUE DIFFERENTIATOR FOR DRIVEN REAL ESTATE AGENTS

BY CJ STRATTE, MARKETING DIRECTOR



Real estate is an attractive career path in an extremely competitive market. It's so competitive, in fact, that 87 percent of agents fail within five years. That means that only thirteen out of one hundred agents survive in business to see year six and beyond. For this reason, passionate real estate agents need to channel their drive into finding a niche that differentiates them from the pack.

As a real estate agent, you know that you are more than a sales person and more than a consultant. You are a professional in the business of helping families create their stories and make special memories. From a more practical standpoint, you are tasked with helping families navigate the logistics involved in one of life's most joyous, yet also most expensive and stressful, endeavors: physically moving into a new home. It's imperative that agents offer home-buyers something unique to make this transition as hassle-free as possible.

That's how your agency can use moving trucks to its advantage. Offering the free services of a moving truck with your branding gives your clients a way to move without incurring rental truck costs. Having a truck at your disposal also provides you great visibility in the community. Understanding the genius of this idea, On The Move created a truck rental program specifically for real estate agencies.

The American housing market is hot right now. With inventory so low that many homes now have multiple bidders, there is a great opportunity to offer a unique amenity that distinguishes your business and adds value to your clients' experience. On The Move's program for truck leasing offers several flexible options. One desirable feature is the chance to wrap your truck with branding graphics to increase your exposure to the community. Another attractive marketing advantage is the ability to advertise

this benefit on your website to further promote your commitment to strong customer service in your community.

There are a staggering 86,000 + real estate firms in the United States; five of the top ten are in Texas. Talk about competition! If your firm wants to be in 13% who survive the first five years, and thrive beyond year six, take a serious look at what On The Move's real estate truck rental program has to offer. The program allows you to provide a service of great value to the families who count on you to help them write stories with happy endings. At the same time, there is added value for your business, with branding and graphics available for the trucks you lease. Everyone wins!

In these often-stressful times, the American Dream is, nonetheless, still alive, and still representing hope to current and future home buyers. Your agency can be part of that dream with a unique service in the form of free truck usage. Buying a home is exciting, but it can be expensive and stressful. Offering a truck at no cost solves many problems at once for the enthusiastic home buyer. To find out more about this unique program, visit On The Move online today!

TENANT PROTECTION & STATE REGULATION

BY JACQUELYN NASH, SR. ACCOUNT EXECUTIVE



Tenant Protection Plans are a contractual relationship between the tenant and a facility. Under a protection plan, the facility agrees to retain limited responsibility for the tenants' property under specific terms and conditions. The retention of the risk is done so as part of the larger, self-storage rental agreement. Therefore, it is not considered insurance, simply a better quality lease. Facilities can assume this risk on their own or insure all or part of the risk through contractual liability insurance policies currently offered to operators. In offering protection plans the owner is simply retaining risk it that the standard lease may alleviate it from with the release of liability clause.

Due to limited regulation, terms of leases are often only dictated by lien laws. This leaves owners free to offer better terms and conditions to their tenants retaining some risk, which is simply a better quality lease.

Protection plans have many advantages over selling third party insurance:

- Revenue is counted as additional rent
- Facilities set the additional rental fees for the protection plans

- As additional rent, incentives can be provided to employees for upselling tenants to the premium quality lease (protection plan)
- Since it's not insurance, no licenses are require to offer protection plans at your facility
- Additional protection plan rental being recorded as additional rental revenue, can add exponential value to a property or portfolio

The insurance to cover your protection plan risk is based on actual losses of a facility. Clean, well-run, and safe facilities will be able to insure their risk at a lower rate than those with a history of break-ins and losses. This will reward the well-run facility, allowing them to offer premium quality leases at a lower cost and higher margin to their customers.

The industry is beginning to embrace protection plans as the best way for a facility to protect tenants' property. Find out why more than 10% percent of the top 100 operators and over 1500 locations insure their tenant protection program with On The Move Insurance Agency.



NEWLANE FINANCE

About us

NewLane Finance is an equipment finance company, headquartered in Philadelphia, PA. Backed by WSFS Bank, we provide small to mid-size businesses with flexible, competitive payment options that enable them to acquire the necessary equipment to be successful.

With the tagline of "Business Lending Done Right", NewLane consistently delivers simple, fast and competitive equipment financing solutions. Our lending process and belief in building strong, lasting relationships is what makes us who we are.

What you & your customers can expect with NewLane Finance

The core of our business is built on integrity, teamwork, passion, and commitment to excellence. Here's what those values look like in action.

Funding upfront. You get your money wired to you punctually. In some instances, you can receive funds before you deliver equipment to your customer.

Credit decisions within hours. You and your customers deserve the respect of a prompt response. You'll get one with us.

No hidden fees. If we wouldn't like it, we don't do it. Surprises are not fun when it comes to additional fees. With us, customers always know what to expect with their monthly payments. We even provide a seven-day grace period because we understand that sometimes, life happens.

Electronic documents. Paper? Nobody has time (or patience) for that. Your customers can sign docs on any mobile device as soon as they are approved.

A one-page, human-voiced contract. We paid our lawyer top dollar to write our contracts with words that everyone understands. You won't find legalese here.

Understanding a multitude of industries. Our people speak the language of you and your customers. We deliver excellence through knowledge and dedication.

About WSFS, our parent

WSFS Financial Corporation is a \$12.2B financial services company headquartered in Delaware. It's one of the ten oldest banks in the United States that has continuously operated under the same name. With WSFS behind NewLane, you and your customers will only work with us. We will never sell deals to another company.

Ryan DePinto
Business Development: (267) 768 3197

RECIPES

Summer Pasta Salad with Lime Vinaigrette

Ingredients

- 8 ounces farfalle pasta, prepared according to package directions for al dente
- 1 (1 1/2- to 2 1/2-lb.) whole deli-roasted chicken, skin removed and meat shredded
- 1 medium zucchini (about 5 oz.), thinly sliced
- 2 small yellow squash (about 5 oz.), thinly sliced
 - 2 nectarines, coarsely chopped
- 1/3 cup coarsely chopped fresh flat-leaf parsley
 - Lime Vinaigrette
- 1/4 cup toasted sliced almonds

Directions

Rinse prepared pasta with cold water, and drain well. Gently stir together pasta, chicken, and next 5 ingredients in a large bowl. Add salt and pepper to taste. Sprinkle with almonds, and serve immediately.



NEW PRODUCT ANNOUNCEMENT



DODGE PROMASTER WITH BUILT IN RAMP

The light weight ramp makes it easier for anyone to load a cargo van! This ramp can hold up to 2,200 pounds and has a safety locking mechanism.



Terms and Conditions for OTM Roadside Assistance Program

The OTM Roadside Assistance Program is an emergency road service designed to assist OTM Licensees manage disabled vehicles in a fast and efficient manner in accordance with specific policies and procedures. "OTM Roadside Assistance Program" shall mean Mechanical First Aid, Battery service, Emergency Fuel Delivery, Lockout service and Towing service.

The contracts between OTM and its Service Units require Service Units to render the OTM Roadside Assistance Program promptly, courteously, safely, and efficiently. In accordance with the standard policies and procedures developed for this program, OTM shall monitor the performance of its Service Units as to the delivery of its Roadside Assistance Program to its Licensee's vehicles and take such actions as OTM deems necessary, appropriate and practical to confirm the Service Units are conforming to contractual standards for performance.

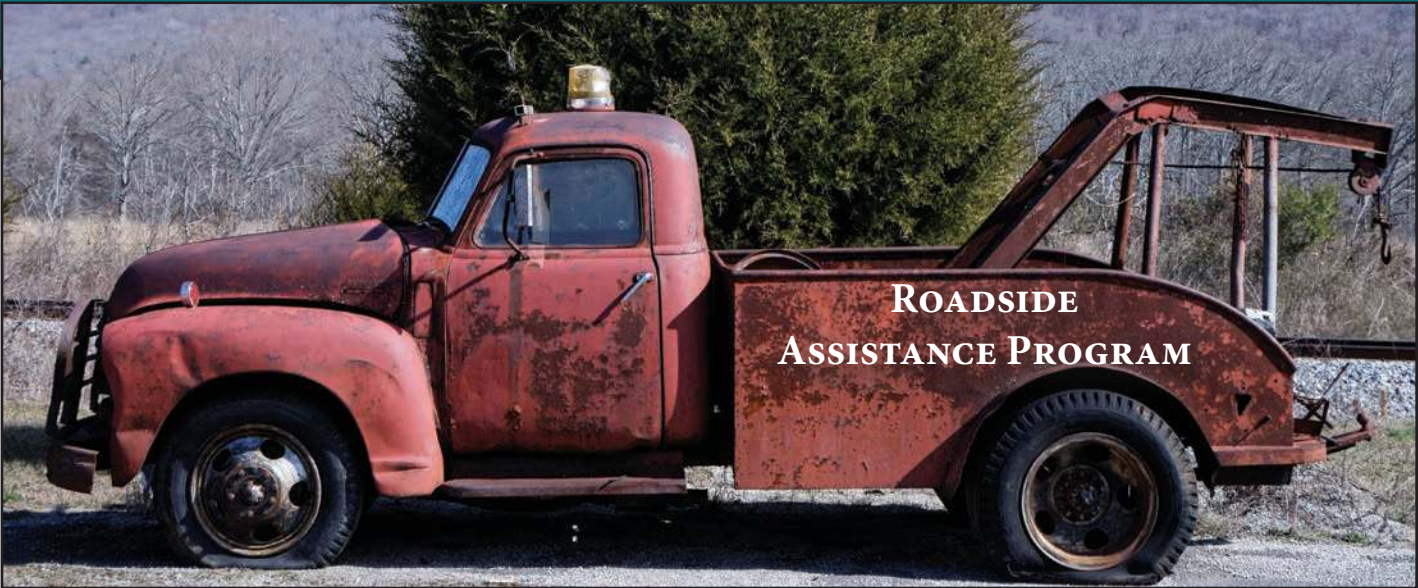
Mechanical First Aid: If the vehicle is disabled due to mechanical failure, service will consist of minor mechanical adjustments that are reasonably capable of completion at the scene of disablement in order to place the vehicle in a safe and operable condition.

Battery service: If battery failure occurs, a jump-start will be applied to start the vehicle to place it in an operable condition.

Fuel delivery: An emergency supply of fuel (not more than 2 gallons) and water when readily obtainable will be delivered to a vehicle in immediate need. If emergency supplies are not readily available, the vehicle will be towed in accordance with the provisions under "Towing."

Lockout service: Lockout service is rendered when the ignition key is locked inside the passenger compartment. Service is provided by the nearest Service Unit using conventional tools to open the passenger compartment door. If the service operator is unable to gain entry without material risk to the vehicle, the vehicle may be towed to a locksmith in accordance with the provisions under "Towing." OTM does not contract with locksmiths. Locksmith services are at licensee's expense.

Towing service: If an eligible vehicle becomes disabled and cannot be started or put in a safe and operable condition, OTM will tow the eligible vehicle up to ten (10) miles according to the instructions of Licensee.



Eligibility: Eligible vehicles are vehicles for which insurance coverage is provide through On the Move's insurance program and for which the applicable charges for the OTM Roadside Assistance Program and other agreements with OTM are paid in full and the contract is not otherwise in default.

Non-serviceable conditions:

- (i) The vehicle is partially or entirely submerged in water, sand, mud or snow and cannot be serviced with standard equipment. However, upon Licensee's approval, service for such vehicles may be made available as a Special Service and at additional expense.
- (ii) The vehicle is located where it would be illegal or dangerous to render service.
- (iii) The vehicle has been reported stolen or has been impounded and not released by the authorities.
- (iv) The tow would result in the breaking of an ordinance or law.

Limitations:

- (i) Each vehicle in the OTM Roadside Assistance Program is limited to 3 (three) roadside occurrences per rolling twelve (12) month period.
- (ii) No more than 2 (two) gallons of fuel are delivered with Fuel Delivery service.
- (iii) Towing is limited to ten (10) miles in any direction indicated by Licensee or in the absence of such instruction the Licensee's representative/customer. Towing charges are limited to \$350 per occurrence and Licensee is responsible for all towing charges in excess of this amount.
- (iv) OTM reserves the right to cancel coverage for all of Licensee's vehicles at any time based on claims history, fraud, abuse or other good reason.



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Important Websites:

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