



APRIL 2025 BULLETIN

ASSOCIATION CONTEST

CONGRATULATIONS TO THE MARCH 2025 TRIVIA CONTEST WINNER, JOHNNY ROCCO'S AUTO REPAIR, NEWBURGH, NY. Please read through this bulletin for your chance to win!!! Call the office or email ssdgny@ssdgny.org with the correct answer to the trivia question to be entered in the monthly drawing for a chance to receive a free month's dues; a \$45 value.

ATTORNEY'S CORNER

Vincent P. Nesci, Esq., General Counsel for SSDGNY

Beware of Credit Card Skimmers

As if gasoline retailers didn't have enough to worry about, credit card skimming is on the rise—becoming a lucrative business for scammers. Law enforcement officials urge both businesses and consumers to stay vigilant.

"According to the Federal Bureau of Investigation, skimming costs financial institutions and consumers more than \$1 billion each year," said Acting New York State Police Superintendent Steven A. Nigrelli.

Between 2016 and 2018, prosecutors reported that skimming devices were installed inside fuel dispensers, compromising nearly 4,000 credit and debit cards across Broome, Albany, and Montgomery counties. In 2019, seven individuals were indicted in connection with the scheme. The most recent incident, discovered in early January, involved a skimming device found on a gas pump at the College Avenue Speedway in Elmira Heights.

How Customers Can Protect Themselves from Card Skimmers

Situational awareness is key to preventing credit card fraud. Motorists should:

- **Look for hidden cameras** that may be capturing PIN entries.
- **Regularly review** bank and credit card statements for unauthorized transactions.
- **Inspect card readers carefully**—avoid inserting your card into a pump if anything seems loose, misaligned, or appears to be glued or Velcroed in place.

- **Report suspicious devices**—if something seems off, pay inside and notify store staff. Additionally, alert law enforcement.

How Businesses Can Prevent Skimming Scams

For retailers, the key question is: *"How do you harden your target?"* The challenge is that most business owners don't think like criminals. To reduce the risk:

- Shift your perspective—analyze your business the way a fraudster would.
- Remember, skimmers require access to fuel dispensers. Inspect your pumps regularly. If a dispenser looks tampered with or forced open, it may have been compromised.
- Train staff to recognize signs of skimming devices and encourage routine checks.

By staying proactive, both consumers and businesses can help combat this growing threat.



JOIN OUR TEAM

Do you have a passion for the Automotive Industry? Do you have ideas on how to make it better? If so, join our team. We are looking for industry members to join SSDGNY's Board of Directors. You must be a member in good standing to join. This is a volunteer position. Board members meet monthly, via zoom, 9 months out of the year. Be a guest at the next board meeting to see what it is all about.

Contact our office at 914-698-5188 if you are interested and would like to learn more.



APRIL 2025 BULLETIN



DMV/VERIFI MESSAGE #126

Chapter 580 of the Laws of 2021 – Additional Equipment Requirement for Used Vehicle Inflatable Restraint System

Reminder – Additional Equipment Requirement for Used Vehicles Sold at Retail (Inflatable Restraint System)

This message serves as a reminder that effective February 5, 2022, the law requires an additional certification and equipment requirement for used motor vehicles sold at retail (see Chapter 580 of the Laws of 2021).

The law requires all used motor vehicles sold at retail to be equipped with an operational inflatable restraint system (air bags) which conforms to the applicable federal motor vehicle safety standard (49 CFR 571-208) that was in effect on the date of manufacture. The air bag readiness indicator light must illuminate momentarily as the vehicle is being powered up and must not remain illuminated nor flash intermittently while the vehicle is being driven (see VTL §419-a).

The law also requires the invoice or bill of sale for all used motor vehicles sold at retail to contain the following statement:

“The dealer named above further certifies this vehicle complies with the inflatable restraint system requirements found in section 419-a of New York State Vehicle and Traffic Law.”

This statement must: (1) be of the same color, size and font as the used vehicle certification statement; and (2) immediately follow the used vehicle certification statement (see VTL §417).

If you have any questions regarding these changes to the VTL, please contact the Technical Services Unit by telephone at (518) 474-5282 (selection option #4).

Follow Us



@ssdgny @ssd_gny

CLASS ACTION SETTLEMENT INVOLVING VISA & MASTERCARD

This information is an update for businesses who filed successful claims in The Payment Card Settlement. The filing deadline was February 4th 2025. No claims are accepted after that date.

Presently there is an audit process going on which could take at least 6 months. Unless you have been contacted by our office there is presently nothing you need to do. If the claims administrator requests additional data for your claim we will contact you.

At the present time we have not received any other timelines pertaining to the post filing process.

As far as refund amounts are concerned, that will not be known until after the audit process is complete and the administrators confirm all qualified claims and Interchange fee amounts for each claim.

The payout will be based on a % of qualified Interchange fees, NOT the total amount of Visa/Mastercard receipts your business did.

Your refund % will be the agreed upon % stated in your signed agreement.

We will send out updates as we receive them.

Joseph Locascio, K.M. Steven Company, 914-906-2773

REFERRALS

If you know of a station that needs our services and is interested in becoming a member, refer them to us and upon signing you will receive a \$50.00 Amazon gift card.

If you know of someone interested, please contact our office at 914-698-5188 or at ssdgny@ssdgny.org.



APRIL 2025 BULLETIN



NEW YORK LAW UPDATE

NEW YORK EXPANDS CRIMINAL HISTORY RECORD PROTECTIONS

Beginning March 22, 2025, employers of all sizes will be prohibited from requiring an applicant or employee to provide a copy of their criminal history record obtained under the rules and regulations of the New York State Division of Criminal Justice Services (DCJS).

This new protection essentially closes a loophole that allowed employers to bypass restrictions on criminal history inquiries by requesting applicants and employees to obtain their own DCJS records, which contain information that employers are prohibited from considering. This change makes it clear that employers can't require applications and employees to provide these confidential records.

Employers should review and, if necessary, update their hiring practices and policies to comply with this change by March 22.



MADE PAYABLE TO....

Effective immediately, we ask that you please make your monthly payments as follows:

- Membership dues and legal fees payable to Service Station Dealers
- Health Insurance and DBL premiums be made payable to Inter-City Insurance Fund.

Automatic monthly payments will be processed accordingly. We no longer accept credit cards for insurance premium payments.

We also offer automatic monthly payments by ACH or Credit Card. If you are interested, please contact the association to enroll.

We appreciate your cooperation and understand that this may be a small inconvenience and will take some time to get used to.

FINCEN RELEASES CTA RELIEF RULE

More good news on the battle over privacy. Treasury's Financial Crimes Enforcement Network on Friday released the following statement:

The Financial Crimes Enforcement Network (FinCEN) is issuing an interim final rule that removes the requirement for U.S. companies and U.S. persons to report beneficial ownership information (BOI) to FinCEN under the Corporate Transparency Act.

In that interim final rule, FinCEN revises the definition of "reporting company" in its implementing regulations to mean only those entities that are formed under the law of a foreign country and that have registered to do business in any U.S. State or Tribal jurisdiction by the filing of a document with a secretary of state or similar office (formerly known as "foreign reporting companies"). FinCEN also exempts entities previously known as "domestic reporting companies" from BOI reporting requirements.

A couple of thoughts. First, this action clears up any remaining confusion as to whether domestic entities needed to file their beneficial ownership information. With Friday's announcement, filing your information "just to be safe" no longer appears necessary. Big shout out to the new team at Treasury for getting these changes out the door so quickly. It could not have been easy.

Second, while the new rules alleviate the need to file, this relief is temporary. As long as the underlying CTA statute remains in place, a future administration could rewrite the rules to be more expansive.

That means permanent relief will have to come from the courts or Congress. The courts are teed up to act quickly, with pro-business rulings coming from District Courts in Alabama, Texas and Michigan just in the past year. Those rulings focused on the lack of constitutional authority underpinning the CTA as well as the damage it does to the protections of speech, association, federalism, and warrantless searches. As the recent



APRIL 2025 BULLETIN

Michigan decision noted:

The CTA's reporting requirements reach indiscriminately across the smallest players in the economy to extract and archive a trove of personal data explicitly for future law enforcement purposes at an expected cost to the reporting players of almost \$22 billion in the first year alone. The Fourth Amendment prohibits such an unreasonable search.

The CTA's overreach is almost comical – thirty million law abiding small businesses and other legal entities forced to report the personal information of perhaps one-hundred million owners and their employees? The sheer scale of it suggests a successful challenge is a distinct possibility.

Failing that, however, Congress will have to act. It won't be easy – support for the CTA extends across the aisle – but legislation to repeal the CTA has already been introduced, and the committees of jurisdiction are chaired by strong critics of the law – Representative French Hill of Arkansas and Senator Tim Scott of South Carolina.

An upcoming hearing in the House Financial Services Committee should give businesses a good idea of how the new congressional leadership intends to close the book on the CTA for good. It's a bad idea that should never have been implemented in the first place.



As a member of SSDGNY you are entitled to an array of amazing member benefits such as discounted Insurance programs, Legal Counsel, Compliance & Site Service Maintenance & Management just to name a few.

What are we missing? As a shop owner, tell us what we can do to help you. What services or products would you like us to add to our member benefits package?

Please email us at ssdgny@ssdgny.org and let us know what else we can do to help you manage and streamline your business.



STUDENT PARTICIPATION, TESTING UP IN ASE PROGRAMS

The 2024 ASE Education Foundation Annual Report shows the industry is making progress in combating the tech shortage.

Student enrollment in ASE-accredited training programs and the number of ASE entry-level tests taken both rose in 2024, according to the ASE Education Foundation's newly released report, showing industry progress in combating the national technician shortage.

The nonprofit organization reported year-over-year gains in student engagement with accredited program and testing participation, reflecting the success of targeted initiatives aimed at strengthening the automotive service workforce pipeline. The report also outlines new accreditation standards and expanded certification pathways to support student success.

“The ASE Education Foundation annual report provides a comprehensive overview of the foundation's activities and how working with industry partners is increasing the educational opportunities for students across the country,” said Mike Coley, president of the ASE Education Foundation. “We encourage those who are interested in participating with the foundation to review the annual report to see how we are working to help prepare and retain the next generation of service professionals and what our partners are doing to make a difference in the industry.”

The report also details new hybrid and electric vehicle (EV) accreditation standards introduced in 2024. In addition, the foundation launched a G1 certification equivalency program, allowing students who pass eight ASE entry-level automobile tests to earn a professional G1 credential at no additional cost.

The foundation's collaboration with WrenchWay and its “School Assist” program also features prominently, offering additional support to educational institutions and students through industry partnerships.

To view the full 2024 ASE Education Foundation Annual Report visit <https://aseeducationfoundation.org/report>.

As reported on autobodynews.com



APRIL 2025 BULLETIN



According to the *Bloomberg* report, it's even possible that some tariffs will be adjusted or rolled back in the Liberation Day

event. One such tariff could be the 25-percent tariff on Canadian steel and aluminum that took effect earlier this month, which also has implications for the North American auto industry.

As reported by George Barta on gmauthority.com

TRUMP AUTO SECTOR IMPORT TARIFFS MAY NOT GO INTO EFFECT ON APRIL 2ND

As we draw nearer to a new round of U.S. tariffs imposed by the Trump administration, it appears that they'll be more targeted and less widespread than originally planned. *Bloomberg* reports that, according to the president's aides and allies, automobiles will not be included in the targeted round of tariffs that will go into effect on April 2nd.

Trump allies are calling April 2nd "Liberation Day," when the president will officially announce reciprocal tariffs that will go into effect that day. Automobiles may be excluded from the Liberation Day announcement, but it's unclear whether they're off the table entirely.

Sources say that countries that do not have tariffs on the U.S. and with whom the U.S. has a trade surplus won't be tariffed under the reciprocal plan. Treasury Secretary Scott Bessent talked about the "dirty 15" in an interview with Fox Business, referring to the roughly 15 percent of countries that are in the crosshairs of a reciprocal tariff agenda due to those nations' own tariffs on goods imported from the U.S.

"It's 15 percent of the countries, but it's a huge amount of our trading volume," Bessent said. "And they have substantial tariffs, and as important as the tariff or some of these non-tariff barriers, where they have domestic content production, where they do testing on our – whether it's our food, our products, that bear no resemblance to safety or anything that we do to their products," he said.

This news is bringing some relief to the North American auto industry, which has been dealing with uncertainty and anxiety over tariffs potentially disrupting the industry. As of this writing, the stock prices of GM, Ford, and Stellantis are up by one percent or more in Monday trading, and Tesla stock is up a whopping 10 percent.

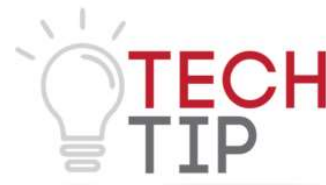


TRANSITION TO EMAIL

We are updating our database and billing programs and in doing so will be transitioning to emailed invoices, monthly bulletins and other business correspondence. Email is a fast, reliable and cost-effective way of sending business related information instantaneously, especially time sensitive material.

To effectively make this transition happen we need to make sure our records are up to date. Please email your email address to Mandi Conner at mconner@ssdgny.org to ensure we have the correct email address for your business on file. We will not complete this transition without giving you advance notice.

Please call the Association at 914-698-5188 with any questions.



We need your tech tips! Many of you have been working in the Automotive Industry for a long time and have found some unique and effective tech tips. We'd love for you to share them.

Please email your tech tips to ssdgny@ssdgny.org. Your tech tip may be featured in our monthly bulletin.



APRIL 2025 BULLETIN

TRAINING



WTI continues to serve your training needs with live virtual webinars, interactive instructor-led classes, pre-recorded class videos, and more! These innovative training solutions are part of the recently launched WPAC Technical Lunchtime Training brought to you by the Worldpac Training Institute.

Click the QR Code to view the offered training:



Carquest Technical Institute (CTI) provides world-class training to automotive service professionals. CTI work to develop and deliver technical and business management training to shop owners, service advisors, service managers, and technicians. The CTI Training advantage combines industry-leading instructors, premium and relevant course content, and training that supports best practices.

They offer In-Person Instructor-Led Training, In-Person Virtual Training via our Virtual Classroom and Self-Paced Online Training solutions to meet your busy schedule and needs.

Click the QR Code to view the offered training:



CLASSIFIEDS

FREE: Old Mechanic Books, Manuals & Videos. If interested, please call 914-484-7083 to speak with Shalom.

To place an ad in our bulletin, please email the specifics to ssdgnny@ssdgnny.org or call us at 914-698-5188.

WELCOME NEW MEMBERS

Nanuet Collision – Nanuet, NY

CELEBRATING 20 YEARS WITH SSDGNY IN 2025

Vincent Auto Body - Mamaroneck, NY
Broadway Bridge Wash & Lube, LLC – NY, NY
Red Hook Auto, Inc. – Red Hook, NY
Pete’s Auto Expressions, Inc. – Beacon, NY
H & C Truck Repair – Yonkers, NY
K & J Auto, Inc. – Monroe, NY

Thank you for your continued support. We look forward to many more years of doing business together.

Thank You...

TRIVIA QUESITON

Name one way a business can prevent skimming scams?

Call the office at 914-698-5188 or email us at ssdgnny@ssdgnny.org with your answer for a chance to win a free month’s dues.

We hope you enjoyed reading this month’s bulletin. If you have any questions, feel free to call the association. We are here to help you and your industry.

Best Regards,
Service Station Dealers & Automotive Services of Greater NY, Inc.