

OADA Workers' Compensation Programs Generate Nearly \$7 Million in Premium Savings

As we turned the page on the calendar last month to July, the Ohio Bureau of Workers' Compensation (BWC) ushered in its 2013 policy year, which will run through June 30, 2014. New workers' compensation rates took effect on July 1 and will apply to premium due

in February and August of 2014.

For many OADA members, the new policy year means new rates through our group discount programs administered by CareWorks Consultants. Dealers participating in OADA's traditional group rating program are projected to save over \$2 million in workers' compensation premium. Almost half (45%) of participating dealers – those with the lowest injury rates and associated costs - are receiving the maximum 53% discount allowed by the BWC.

While our traditional group rating program continues to be the foundation of our workers' compensation services, the OADA group retrospective rating program continues to grow in popularity. In fact, our "group retro" program grew by 31% this year to 140 dealers. These dealers are projected to earn savings just shy of \$5 million, with rebates as much as 69%. Dealers in group retro initially pay premium based on their full individual merit rates, but have the opportunity to receive refunds of a portion of that premium based on their ability to prevent workplace accidents and manage claim costs.

With either traditional group rating or group retro, OADA's workers' compensation program continues to be a wise investment. The group rating return-on-investment (ROI) is 948%, meaning that for every \$1 in management fees, dealers get their dollar back

plus another \$9.48 in premium savings. Group retro offers even stronger ROI – 1,976%. For every \$1 paid in group retro management fees, dealers get their dollar back, plus another \$19.76!

In addition to premium savings, OADA prides itself on offering a unique program to dealers when compared to other options in the marketplace. CareWorks Consultants provides OADA members a dedicated service team that offers comprehensive claims management, hearing representation, unemployment consultation, and risk management services. Ohio-owned and operated, CareWorks Consultants is the largest third-party administrator in the state which provides resources to meet the unique needs of each member.

As dealers are nearing the time of year when they begin to formulate budgets for 2014, now is the time to begin thinking about your workers' compensation rating options for next year. Put our team to work for you and find out how OADA can help increase the value of your dealership. For a nocost, no-obligation program analysis, simply call OADA Program Manager Shawn Combs at (800) 837-3200, ext. 7264 or email him at shawn.combs@ ccitpa.com. You may also submit an online application at www.careworksconsultants.com/groupratingapplication/OADA.

contents

OADA Workers' Compensation Programs Generate Nearly \$7 Million in Premium Savings......1 Selling Vans to Schools for Transportation of KPA Announces New Environment & Safety Risk Assessment.... Ohio Dealerships Named Best Dealerships to Work For... Healthcare Employer "Play or Pay" Mandate Penalties Delayed to 2015..... NADA News... Ad Review: Websites and the CSPA: Dealer IS Responsible for Typographical Errors......5 Top Five Legal Reminders for August.....5 Safety Corner: OHSA Cracks Down on Heat Stress..... BEWARE: Scammers are Targeting Dealerships in Creative Ways..... Make Customer Satisfaction Your Competitive Advantage... BWC Transitional Work Grant Funding Still Available..... County Tax Rates..... Wage & Hour Time Bombs for Dealerships Webinar..... Compliant Advertising & Your Dealership Webinar.....10

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www.oada.com august 2013

Selling Vans to Schools for Transportation of Students

This time of year, we begin to look forward to autumn, football season, and at least for parents, the beginning of a new school year. A common question we hear this time each year is whether a dealership may sell a van designed to seat nine or more passengers to a school for the transportation of students. The short answer is "No", because those vehicles meet the definition of a school bus and dealers typically can't modify the vehicle to meet strict safety standards for school buses.

Ohio law defines a "school bus" to include any vehicle designed to seat 9 or more passengers which is operated for the transportation of children to or from school or a school function, or owned by a private person and operated for compensation for the transportation

of children to or from school session or a school function. Therefore, unless the van meets all requirements imposed by Federal Motor Vehicle Safety Standards (FMVSS) for school buses, a dealership cannot sell this type of vehicle for that purpose. The FMVSSs applicable to school buses require that school buses have stop arms along with many other safety features over and above those of other passenger vehicles.

Ohio law regarding the sale of passenger vans is stricter than federal law and operates in conjunction with federal regulations. Federal requirements regulate new vehicles that carry 11 or more persons that are sold for transporting students to or from school or school related events. Those vehicles are required to meet all Federal Motor Vehicle Safety Standards (FMVSS) for

school buses.

Pursuant to federal law, a vehicle is regarded as being sold for use as a school bus if, at the time of sale, it is evident that the vehicle is likely to be significantly used to transport students to or from school or school related events. This statute applies to school buses sold to public and parochial schools. Thus, a dealer selling a new 15-passenger van to be used for school transportation must ensure that the van is certified as meeting the school bus FMVSS.

So enjoy the end of summer and the start of the school year, but make sure you comply with these state and federal laws related to the sale of vans to schools. If you have any questions, contact OADA.

KPA Announces New Environmental & Safety Risk Assessment, a Complimentary Tool used to Reduce Risk

In response to increased regulatory inspections, compliance fines, and heightened injuries in the automotive industry, KPA has created the Environmental & Safety Risk Assessment. The customized, complimentary assessment provides dealers and collision centers with a method to manage the Environment and Safety liabilities of their operations. There are many requirements set by state and federal regulatory agencies including OSHA, EPA and DOT, as well as best management practices that can be implemented to reduce risk and injury of employees. This program is designed to assess company liabilities, allowing mangers to then implement solutions on their own.

The Environmental & Safety Risk Assessment allows managers to maintain a safe and compliant business, reducing risk of employee injury and protecting their operations from a hefty fine. "Top violations in the auto industry are typically

issued for missing or inadequate training and written programs, and many managers are unaware that they are not in compliance. The Environmental & Safety Risk Assessment provides managers with easy and efficient methods to stay in compliance and reduce their overall level of risk," said Peter Zaidel, KPA Environment & Safety Product Director.

The Environmental & Safety Risk Assessment manages compliance through a series of options and steps:

- Directs managers to easily determine which action items and requirements apply to their facility or dealership.
- 2. Defines the responsibilities for each action item.
- 3. Provides resources to complete each requirement.
- 4. Provides a personalized to do list of how to keep individual departments

safe and compliant.

- 5. Checks off completed action items and requirements.
- 6. Highlights outstanding action items and requirements.
- 7. Start and stop this assessment as necessary.

KPA continues to innovate on behalf of the industry and their clients, providing accessible, comprehensive ways to stay compliant and safe. "The KPA team strives to provide our clients and the industry with the best regulatory compliance tools. The complimentary Environmental & Safety Risk Assessment allows managers to easily adhere to state and federal regulations, as well as keep their employees protected from hazards in the workplace," noted Eric Schmitz, KPA Vice President of Product & Business Development.

Ohio Dealerships Receive National Awards as Best Dealerships to Work For

The list of Automotive News' Best Dealerships to Work For 2013 was released on July 8, 2013. Among this list of 100 dealerships, 6 spots are held by dealers here in Ohio. Porsche of Beachwood, located in Cleveland, and 5 Yark Automotive Group stores, located in Toledo. The Yark stores consist of Yark Chrysler Jeep Dodge Ram SRT, Yark FIAT, Yark BMW, Yark Subaru, and Yark Nissan.

Automotive News solicited a private survey company to collect extensive data and employee interviews on employee benefits and practices to determine those dealers that excel at treating employees well. As part of the judging criteria, employees were surveyed about employee benefits, special programs, general performance reviews, salaries, communication and overall satisfaction, and their willingness to work extra hours for the company. The private group who performed the survey then analyzed the resulting data against other dealers in North America.

Porsche of Beachwood and the Yark Automotive Group stores, all also OADA members, are therefore found to provide some of the best employee environments in North America. "[Yark] cares about us and shows how much they appreciate us with tickets to local events and holding special recognition dinners," said Melissa Fox, Yark Customer Support Advocate. "I also love how flexible Yark is with my schedule, family functions, and vacation time. It makes me feel like they care."

On October 17th a ranking of the top dealerships will be revealed by Automotive News at a ceremony at the Four Seasons Hotel in Chicago.

Healthcare Employer "Play or Pay" Mandate Penalties Delayed to 2015

provided by Fisher & Phillips

On July 2, 2013, the U.S. Treasury Department issued a statement that enforcement of the employer "play or pay" mandate penalties under the Internal Revenue Code – and therefore the coverage obligations to avoid such penalties – will be delayed one year to 2015. This is a significant event for a number of reasons.

Over the past three years, Health-care Reform has imposed many changes and new obligations with respect to employer-sponsored group health plan coverage. For most employers, the most significant new obligation will be the employer "play or pay" mandate (referred to as the "employer mandate"). In general, the employer mandate requires so called "large employers" with 50 or more full-time employees and full-time equivalents to offer affordable minimum value coverage to substantially all of their full-time employees (and their dependents) or else be subject to an annual nondeductible

penalty tax of up to \$2,000 per full-time employee.

The employer mandate was originally scheduled to take effect on January 1, 2014, but with this Treasury Department announcement, the deadline has been extended for one year. While much of the Treasury Department statement focuses on a similar one-year delay of related reporting requirements, the end of the statement provides in no uncertain terms that the employer mandate penalties "will not apply until 2015." The statement then goes on to provide that "our actions today do not affect employees' access to the premium tax credits available under the ACA (nor any other provision of the ACA)."

Accordingly, while employers will now have an extra year to comply with the employer mandate coverage obligations (and related reporting requirements) in order to avoid significant penalties, all other aspects of Healthcare

Reform (and any related compliance obligations) will take effect as originally planned. Last, but not least, the Treasury Department statement provides that formal guidance on the delay in enforcing the employer mandate penalties is expected to be issued sometime in the next week.

For advice on how this new guidance might affect your operation, or to strategize over how to manage your employer mandate obligations, contact a member of the Fisher & Phillips Employee Benefits Practice Group.

This Legal Alert provides information about some specific new Healthcare Reform guidance. It is not intended to be, and should not be construed as, legal advice for any particular fact situation.

www.oada.com august 2013 3

NADA News

A Message from Ohio NADA Director, Bill Reineke, Jr.

NADA Data: Jobs and Payroll Up at New-Car Dealerships

As the U.S. economy gains momentum and auto sales increase, employment at franchised new-car dealerships continued to rise, up 3.2% last year, says the National Automobile Dealers Association in its latest state-of-the-industry report. In 2012, total employment at new-car dealerships increased to 963,400 employees, up from 933,500, according to NADA Data 2013, a report on dealership sales and financial trends. The average number of employees per dealership rose from 53 to 55 last year. New-car dealerships had an annual average payroll of \$2.9 million in 2012, up 12% from the previous year. The total payroll for all U.S. new-car dealerships was \$51.6 billion, up 12.6%. Average weekly earnings of employees at U.S. new-car dealerships last year was \$1,030, up 9.1% from the previous year.



Bill Reineke, Jr. Ohio NADA Director

NADA Moves Dates for 2015 - 2018 Conventions

Beginning in 2015, the NADA Convention and Expo will be held Thursday to Sunday, instead of Friday to Monday. "After surveying the membership and exhibitors, the consensus was to end the convention on Sunday, instead of Monday," said Desmond Roberts, chairman of NADA's convention committee and a Chevrolet dealer in Hodgkins, Ill. "The Thursday to Sunday timeframe will allow convention attendees to be back at work earlier the following week." The 2014 NADA and American Truck Dealers (ATD) conventions will be held concurrently in New Orleans from Jan. 24-27 as scheduled from Friday to Monday.

Here are the revised dates for the NADA and ATD conventions:

- 2015 San Francisco (Jan. 22-25)
- 2016 Las Vegas (March 31 April 3)
- 2017 New Orleans (Jan. 26-29)
- 2018 Las Vegas (March 22-25)

For more information on the NADA convention, visit www.nadaconventionandexpo.org. For more information on the ATD convention, visit www.atdconventionandexpo.org.

NADA: Prices of Used Plug-in Electric Vehicles to Drop 30% in 2013

Values for used plug-in electric vehicles are expected to decline nearly 30% this year—the highest depreciation out of all vehicle segments, according to the NADA Used Car Guide in its latest report, Plug-in Electric Vehicles: Market Analysis and Used Price Forecast. "The steep rate of depreciation for used plug-in electric vehicles can be attributed to limited range, manufacturer incentives and federal tax credits intended to offset the higher prices of new plug-in electric vehicles," said Jonathan Banks, executive automotive analyst for the NADA Used Car Guide.

OHSA Targeting Dealerships

OSHA is targeting automotive repair and maintenance businesses, including new-car dealerships, through a Region 8 (http://www.osha.gov/oshdir/r08.html) Local Emphasis Program. This focused inspection activity, scheduled for between April 16 and at least Sept. 30, 2013, stems from five complaints OSHA Region 8 received in FY 2010, all of which resulted in citations. NADA urges dealerships nationwide to review the inspection directive (http://www.osha.gov/oshdir/r08.html) and their health and safety compliance. Dealerships with specific questions regarding their compliance should contact Lauren Bailey, NADA Regulatory Affairs, at regulatoryaffairs@nada.org or (703) 821-7040 or contact their state or local dealer association.



Websites and the CSPA: Dealer IS responsible for typographical errors!

We would like to remind all dealers that the CSPA applies equally to all forms of advertisements, such as websites and all social media sites.

Always remember that your web page (or that of your vendor) must be updated to reflect vehicles currently in inventory at current prices. Pursuant to the CSPA, it is an unfair or deceptive act or practice to fail to notify a consumer of a dealer's currently advertised price. Many dealers have faced consumer complaints because consumers were quoted a higher price

when they inquired about a vehicle advertised on a web page.

Lately we have seen disclaimers on web pages stating, "Dealer not responsible for typographical errors." This type of statement will not prevent consumers from bringing successful CSPA claims if a dealer cannot prove that the violation resulted notwithstanding the maintenance of procedures reasonably adopted to avoid the error. Furthermore, this "bona fide error" defense only prevents a consumer from obtaining treble damages. The bona fide error defense does not eliminate an award of actual damages. Thus, failing to check your webpage or that of a vendor on a regular basis or relying on a disclaimer will not act as a buffer from CSPA claims.

As a last reminder, YOU, the dealer, are ultimately responsible for advertisements of your goods and services. Even if the advertisement is produced by a third party or appears on a third party's web page, you will be held liable. Therefore, please review your web pages carefully and monitor your site and those of third party vendors for compliance with the CSPA and the Truth In Lending Act.

The Top Five Legal Reminders for August

1.Trade-in Appraisal Forms: Lately some dealers have stopped using trade-in appraisal forms because they simply pull a vehicle history report (VHR) on the vehicle being traded in. While VHRs can be a good source of information, this doesn't mean you should stop using trade-in appraisal forms. Trade-in appraisal forms can add an extra layer of protection for your dealership and also provide additional information that is not on the VHR.

There are many benefits to using the tradein appraisal form but two really stand out. First, it requires the customer to state anything that has happened to the vehicle that they know of. As we all know, sometimes VHRs are not updated instantly so this can require the customer to state an accident or damage that was not on the VHR. It can also lead to the customer stating whether he has modified the exhaust system or another part of the vehicle since it has been in his possession. This can be immensely beneficial since a vehicle cannot be sold with a modified exhaust system. The second major benefit is that the customer

has to sign the trade-in appraisal essentially affirming to the information they provided. If something ends up being wrong with the trade-in vehicle, it provides the dealership with additional evidence to obtain recourse against the customer if it wasn't disclosed and the customer knew about it.

- 2. CAT Tax Filing Deadline: As a reminder, the second quarter 2013 CAT return is due on August 12, 2013. Additionally, beginning with the tax return due on August 12, 2013, a taxpayer is required to indicate on its return the portion of the taxpayer's receipts attributable to motor fuel used for propelling vehicles on public highways, railways, and waterways.
- 3. Sales Tax Increase: The recent budget bill, House Bill 59, among other things raised the sales tax rate in Ohio. This change will go into effect September 1, 2013. The base sales tax rate will be increased from 5.5% to 5.75%. A table of the sales tax rate for each county is included in the back of the newsletter for your convenience.
- 4. FTC Buyers Guide Reminder: Please remember that the required FTC Buyers Guide posted on used cars is not a warranty document in and of itself. The Buyers Guide is simply a notice to the customer whether a warranty does or does not exist on a used vehicle. If you are offering a limited warranty, you still need another document outlining the

terms of the warranty.

5. Remote Starters: Please remind all of your service advisors and service technicians to be wary as to whether a vehicle has a remote starter installed on it. There have been recent issues with people accidentally hitting the remote start on a vehicle and leaving it running. There have even been incidents where a person had installed a remote starter on a stick shift vehicle. The vehicle was parked in first gear and someone accidentally hit the remote starter which sent the vehicle careening into a wall. Therefore, be sure to know if there is a remote starter!

www.oada.com august 2013 5

OHSA Cracks Down on Heat

Stress by Peter Zaidel, KPA Environmental and Safety Product Director

Although workplace heat stress has no specific standard in most states, OSHA has begun to aggressively inspect for heat-related issues. This is especially true in states like CA where specific regulations exist. Employers need to plan now to protect their employees from heat stress as well as protect themselves from costly citations and litigation.

Too much heat can compromise a body's cooling system, resulting in dehydration, cramps, exhaustion, and in some cases, fatal heat stroke. The risk of heat stress varies from person to person, which makes the challenge of a safe work place even more challenging. Factors include physical condition, temperature, humidity, clothing, pace of work, and environmental conditions. Heat stress is particularly prevalent in auto shops that do not have air conditioning.

OSHA is urging employers to create a heat stress program. Utilizing OSHA's General Duty Clause, Section 5(a)(1), the agency is attempting to regulate activities surrounding the risk of heat stress. A violation of the General Duty Clause may occur when workers have been working in hot environments and employers are aware of the risks but have not taken adequate protective action.



To protect your employees, implement the following:

- Provide adequate water, rest, and shade.
- Acclimate new employees and current employees who are returning from an extended time away.
- Implement a work and rest schedule.
- Provide a climate controlled area for cool down.
- Train temporary employees on the risk of heat stress and acclimate them to the environment.

In the event that heat stress does occur, OSHA may cite an employer if prompt remedial action is not taken when an employee falls ill. To protect your employees and yourself, establish specific responses and procedures for heat related emergencies. Training on the signs and symptoms are also encouraged.

This safety update is provided by KPA, an OADA endorsed partner for Environment & Safety services for auto dealers. If you have additional questions, please contact Glorianna Cooley of KPA at (614) 432-5044.

BEWARE: Scammers are targeting dealerships in creative ways!

As you may have noticed, we sent out an alert a few weeks ago about a scam that many dealerships were experiencing regarding fake invoices. Since then numerous dealers have brought to our attention many other scams that are being perpetrated against dealers on a day-to-day basis throughout the state. We would like to thank the dealers who brought these to our attention. Though these scams come in all shapes and sizes, we would like to make you aware of the various methods some are using.

First, as stated in the previous alert, some scammers are sending dealerships fake invoices with an amount due on a certain date. These can sometimes be hard to detect as they are camouflaged with statements saying it is a "Renewal Notice" or indicating that you already have a relationship with the company. Make sure that your dealership actually has a business relationship with the company on the invoice and be sure that all invoices are checked and verified before paying any amount.

Second, there have been a few scams lately where companies will actually send materials such as compliance posters or other items to the dealership and just bill the dealership even though the materials were never actually ordered. Thus, once again, make sure you actually ordered materials and have a business relationship with the company before using the materials or paying the bill. If this happens, contact the company and

return the materials.

Lastly, there have been reports of fake e-mails from the IRS stating that there has been a complaint against you or other claims. There is then a link to click. Once you click the link it asks for personal or business information. The IRS will not contact you in this manner so be sure anything you receive is actually from the IRS. As previously stated, be wary of all invoices, checks, and materials coming into the dealership to make sure that they are real and have actually been ordered. Always analyze all invoices and checks coming into the dealership to ensure there validity. A few moments of due diligence can save you thousands!

Make Customer Satisfaction Your Competitive Advantage

provided by Reynolds & Reynolds

You know that your customers have options. You aren't the only dealer in town, and other stores work tirelessly to gain your customers' business. So how do you keep this from happening? How do you make sure that you retain loyal customers?

Customer satisfaction continues to be a huge focus throughout the auto industry. As found by the J.D. Power and Associates 2013 U.S. CSI Study, "Recent investments made by automakers and dealers in improving customer service experience are paying off in terms of more highly satisfied and loyal service customers." Overall satisfaction has increased 29 points since 2011 due to factors such as a greater emphasis on the service advisor's role. According to Greg Sutton, senior director at J.D. Power and Associates. "While there are a lot of things dealers can't control, such as the products and incentive levels on the sales side, one thing they can control is the service they provide."

A variety of advice exists that focuses on methods of improving customer satisfaction, including appropriate survey usage. Gregg Lederman, CEO of Brand Integrity Inc., is an accomplished author, college professor and professional

speaker on customer experience, leader-ship and culture change. In a 2011 article in the Rochester Business Journal he posits that, "Sending out a survey is easy. Inviting customers to give feedback and then effectively following up to uncover opportunities is much more difficult." In order to effectively obtain feedback from customers, Lederman recommends using technology to automate triggers and track customer follow-up. Use a program that is designed to build relationships and increase sales.

Based on Lederman's recommendations, the steps to follow can look like this:

- Gain appropriate buy-in with every customer touch point within your service department. This is essential in the success of the program because it says they are engaged and invested in customer satisfaction and customer retention.
- Once program is in place, consistently acknowledge and act upon your customer feedback. The program is all for not if you don't follow up with your customers in a timely manner and let them know the entire dealership is focused on them.

Think of your customer feedback

as a golden opportunity to secure repeat business and increase sales. While you can't ultimately control what will happen a year from now, you will substantially increase your level of confidence with respect to a positive outcome when you've done the little things to strengthen customer relationships. A critical factor in strengthening those customer relationships is simply following up on their comments — both negative and positive. Acknowledgement is universally embraced and when you don't pay attention to your customers, those other dealers will.

In a 2011 article in Fixed Ops Magazine titled "I Won't Complain to You – I Just Won't Come Back," Susan DeSantis supports the idea that feedback can greatly improve customer satisfaction. "You will never know how well your dealership is doing or what opportunities there are unless you obtain feedback from the people you serve. Make sure you get feedback on a regular basis – and then do something about it," she said.

Customer feedback allows you to collect data, reinforce the positive and address the negative. Remember, if you don't take care of your customers, someone else will.

BWC Transitional Work Grant Funding Still Available

BWC's Transitional Work Grant program was re-initiated on July 1, 2012. This program helps employers with active workers' compensation coverage develop an effective program to transition injured workers back to work during their recovery as they return to full duty.

A Transitional Work Grant reimburses an employer 75 percent of the cost paid to the BWC accredited developer up to the grant cap amount. A June 2013 BWC Medical Services Division Board Report summarized program results to date.

Grant caps based on number of employees:

- 11-49 employees up to \$2,900;
- 50-199 employees \$5,200; and,
- 200+ employees up to \$6,300.

Applications to Date:

- 347 grant applications have been submitted since July 1, 2012, with 133 plans received and approved as of June 10, 2013.
- Transitional work programs were completed and grant reimbursements issued for 84 employers.

Grant Funding Available:

• Total Grant Monies: \$3,000,000

Total Payments to Date: \$209,830Grant Implementation: \$199,570

Remaining Funds: \$2,590,600

Average Grant Amount: \$2,497

• Highest Grant Paid: \$5,850

Lowest Grant Paid: \$150

If you're interested in developing a transitional work program and want more information about this program, go to http://www.ohiobwc.com/employer/programs/TransitionalWork/TWDescription.aspx or contact OADA or CareWorks today.

www.oada.com august 2013

SEPTEMBER 1, 2013 THRU SEPTEMBER 30, 2013

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Belmont 07 7.25% 0706 0.0150 Mahoning 50 7.0% 5005 0.0125 Brown 08 7.25% 0806 0.0150 Marion 51 6.75% 5204 0.0100 Butler 09 6.50% 0903 0.075 Medina 52 6.75% 5204 0.0100 Champaign 11 7.25% 1106 0.0150 Miami 55 7.07% 5505 0.0155 Clark 12 7.25% 1106 0.0150 Miami 55 7.07% 5505 0.0155 Clark 12 7.25% 1304 0.0100 Morrow 56 7.25% 5506 0.0150 Clarmont 14 7.25% 1406 0.0150 Morrow 59 7.25% 5006 0.0150 Columbiana 15 7.25% 1506 0.0150 Morrow 59 7.25% 600 0.0150 Crawford 17 7.25%	Athens	05	7.00%	0505	0.0125	Lucas	48	7.00%	4805	0.0125	
Brown 08 7.25% 0806 0.0150 Marion 51 6.75% 5104 0.0100 Buller 09 6.50% 0903 0.0075 Medina 52 6.75% 5204 0.0150 Clard 11 7.25% 1106 0.0150 Mercer 54 7.25% 5006 0.0150 Clark 12 7.25% 1206 0.0150 Miami 55 7.00% 5506 0.0150 Climton 14 7.25% 1406 0.0150 Mortgomery 57 7.25% 5006 0.0150 Columbiana 15 7.25% 1506 0.0150 Mortgomery 57 7.25% 5006 0.0150 Coshocton 16 7.25% 1506 0.0150 Mortgomery 59 7.25% 5006 0.0150 Coshocton 17 7.25% 1706 0.0150 Mortgomery 69 7.25% 6006 0.0150 Coshord 18	Auglaize	06	7.25%	0606	0.0150	Madison	49	7.00%	4905	0.0125	
Butler 09 6.50% 0903 0.0075 Medina 52 6.75% 5204 0.0100 Carroll 10 6.75% 1004 0.0100 Melgas 53 7.25% 5306 0.0150 Champaign 11 7.25% 1206 0.0150 Mercer 54 7.25% 5605 0.0150 Clark 12 7.25% 1206 0.0150 Morror 56 7.25% 5605 0.0150 Climton 14 7.25% 1506 0.0150 Morror 56 7.25% 5006 0.0150 Columbiana 15 7.25% 1506 0.0150 Morrow 59 7.25% 5006 0.0150 Coshocton 16 7.25% 1506 0.0150 Morrow 59 7.25% 5006 0.0150 Crawford 17 7.25% 1506 0.0150 Muskingum 60 7.25% 6006 0.0150 Claystoga 88	Belmont	07	7.25%	0706	0.0150	Mahoning	50	7.00%	5005	0.0125	
Carroll 10 6.75% 1004 0.0100 Meigs 53 7.25% 5306 0.0150 Champaign 11 7.25% 1106 0.0150 Mercer 54 7.25% 5406 0.0150 Clark 12 7.25% 1206 0.0150 Montroe 55 7.025% 5506 0.0150 Clinton 14 7.25% 1406 0.0150 Montgomery 57 7.25% 5706 0.0150 Columbiana 15 7.25% 1506 0.0150 Morrow 59 7.25% 5006 0.0150 Coshocton 16 7.25% 1506 0.0150 Muskingum 60 7.25% 5006 0.0150 Crawford 17 7.25% 1906 0.0150 Muskingum 60 7.25% 6006 0.0150 Darke 19 7.25% 1906 0.0150 Ottawa 62 7.00% 6005 0.0150 Delaware 21	Brown	80	7.25%	0806	0.0150	Marion	51	6.75%	5104	0.0100	
Champaign 11 7.25% 1106 0.0150 Mørcer 54 7.25% 5406 0.0150 Clark 12 7.25% 1206 0.0150 Miami 55 7.00% 5505 0.0150 Clarmont 13 6.75% 1304 0.0150 Monroe 56 7.25% 5606 0.0150 Climton 14 7.25% 1506 0.0150 Morrow 59 7.25% 5806 0.0150 Coshocton 16 7.25% 1506 0.0150 Morrow 59 7.25% 5906 0.0150 Cuyahoga 18 8.00% 1809 0.0225 Noble 61 7.25% 6006 0.0150 Darke 19 7.25% 1906 0.0150 Ottawa 62 7.00% 6005 0.0125 Delaware 21 7.00% 2105 0.0125 Perry 64 7.25% 6406 0.0150 Delaware 22 6.75% <td>Butler</td> <td>09</td> <td>6.50%</td> <td>0903</td> <td>0.0075</td> <td>Medina</td> <td>52</td> <td>6.75%</td> <td>5204</td> <td>0.0100</td>	Butler	09	6.50%	0903	0.0075	Medina	52	6.75%	5204	0.0100	
Clark 12 7.25% 1206 0.0150 Miami 55 7.00% 5505 0.0125 Clermont 13 6.75% 1304 0.0100 Monroe 56 7.25% 5606 0.0150 Clinton 14 7.25% 1406 0.0150 Montgomery 57 7.25% 5806 0.0150 Coshocton 16 7.25% 1606 0.0150 Morrow 59 7.25% 5906 0.0150 Cuyahoga 18 8.00% 1809 0.0225 Noble 61 7.25% 6006 0.0150 Darke 19 7.25% 1906 0.0150 Ottawa 62 7.25% 6006 0.0150 Delaware 20 6.75% 2004 0.0100 Paulding 63 7.25% 6506 0.0150 Delaware (COTA) 96 7.50% 9007 0.0125 Perry 64 7.25% 6506 0.0150 Earifield 23	Carroll	10	6.75%	1004	0.0100	Meigs	53	7.25%	5306	0.0150	
Clermont	Champaign	11	7.25%	1106	0.0150	Mercer	54	7.25%	5406	0.0150	
Clinton 14 7.25% 1406 0.0150 Montgomery 57 7.25% 5706 0.0150 Columbiana 15 7.25% 1506 0.0150 Morgan 58 7.25% 5806 0.0150 Coshocton 16 7.25% 1606 0.0150 Muskingum 60 7.25% 5906 0.0150 Cuyahoga 18 8.00% 1809 0.0225 Noble 61 7.25% 6106 0.0150 Darke 19 7.25% 1906 0.0150 Ottawa 62 7.00% 6205 0.0150 Deflance 20 6.75% 2004 0.0100 Paulding 63 7.25% 6306 0.0150 Delaware 21 7.00% 2105 0.0125 Perry 64 7.25% 6506 0.0150 Erie 22 6.75% 2204 0.0100 Pickaway 65 7.25% 6606 0.0150 Eriarifield 23	Clark	12	7.25%	1206	0.0150	Miami	55	7.00%	5505	0.0125	
Columbiana 15 7.25% 1506 0.0150 Morgan 58 7.25% 5806 0.0150 Coshocton 16 7.25% 1506 0.0150 Morrow 59 7.25% 5906 0.0150 Crawford 17 7.25% 1706 0.0150 Muskingum 60 7.25% 6006 0.0150 Cuyahoga 18 8.00% 1809 0.0225 Noble 61 7.25% 6106 0.0150 Delamac 20 6.75% 2004 0.0100 Paulding 63 7.25% 6406 0.0150 Delaware 21 7.00% 2105 0.0125 Perry 64 7.25% 6406 0.0150 Erie 22 6.75% 2204 0.0100 Pike 66 7.25% 6406 0.0150 Fairfield 23 6.75% 2304 0.0100 Pike 68 7.25% 6806 0.0150 Fairfield (COTA) 93	Clermont	13	6.75%	1304	0.0100	Monroe	56	7.25%	5606	0.0150	
Coshocton 16 7.25% 1606 0.0150 Morrow 59 7.25% 5906 0.0150 Crawford 17 7.25% 1706 0.0150 Muskingum 60 7.25% 6006 0.0150 Cuyahoga 18 8.00% 1809 0.0225 Noble 61 7.25% 6006 0.0150 Darke 19 7.25% 1906 0.0150 Ottawa 62 7.00% 6205 0.0150 Delaware 21 7.00% 2105 0.0125 Perry 64 7.25% 6406 0.0150 Delaware 21 7.00% 9607 0.0175 Pickaway 65 7.25% 6506 0.0150 Erie 22 6.75% 2204 0.0100 Pridage 67 7.00% 6705 0.0125 Fairfield 23 6.75% 2304 0.0100 Preble 68 7.25% 6806 0.0150 Fayette 24 7.2	Clinton	14	7.25%	1406	0.0150	Montgomery	57	7.25%	5706	0.0150	
Crawford 17 7.25% 1706 0.0150 Muskingum 60 7.25% 6006 0.0150 Cuyahoga 18 8.00% 1809 0.0225 Noble 61 7.25% 6106 0.0150 Darke 19 7.25% 1906 0.0150 Ottawa 62 7.00% 6205 0.0125 Deflance 20 6.75% 2004 0.0100 Paulding 63 7.25% 6406 0.0150 Delaware 21 7.00% 2105 0.0125 Perry 64 7.25% 6406 0.0150 Erie 22 6.75% 2204 0.0100 Pike 66 7.25% 6606 0.0150 Fairfield 23 6.75% 2304 0.0100 Portage 67 7.00% 6705 0.0125 Fairfield (COTA) 93 7.25% 2406 0.0150 Putnam 69 7.25% 6906 0.0150 Fayette 24 <t< td=""><td>Columbiana</td><td>15</td><td>7.25%</td><td>1506</td><td>0.0150</td><td>Morgan</td><td>58</td><td>7.25%</td><td>5806</td><td>0.0150</td></t<>	Columbiana	15	7.25%	1506	0.0150	Morgan	58	7.25%	5806	0.0150	
Cuyahoga 18 8.00% 1809 0.0225 Noble 61 7.25% 6106 0.0150 Darke 19 7.25% 1906 0.0150 Ottawa 62 7.00% 6205 0.0125 Defiance 20 6.75% 2004 0.0100 Paulding 63 7.25% 6306 0.0150 Delaware 21 7.00% 2105 0.0125 Perry 64 7.25% 6406 0.0150 Erie 22 6.75% 2907 0.0175 Pickaway 65 7.25% 6606 0.0150 Fairfield 23 6.75% 2304 0.0100 Portage 67 7.00% 6705 0.0125 Fairfield (COTA) 93 7.25% 2906 0.0150 Preble 68 7.25% 6806 0.0150 Fayette 24 7.25% 2406 0.0150 Ros 71 7.25% 6906 0.0150 Franklin 25	Coshocton	16	7.25%	1606	0.0150	Morrow	59	7.25%	5906	0.0150	
Darke 19 7.25% 1906 0.0150 Ottawa 62 7.00% 6205 0.0125 Defiance 20 6.75% 2004 0.0100 Paulding 63 7.25% 6306 0.0150 Delaware 21 7.00% 2105 0.0125 Perry 64 7.25% 6406 0.0150 Delaware(COTA) 96 7.50% 9607 0.0175 Pickaway 65 7.25% 6606 0.0150 Erire 22 6.75% 2204 0.0100 Pickaway 65 7.25% 6606 0.0150 Fairfield 23 6.75% 2204 0.0100 Portage 67 7.00% 6705 0.0125 Fairfield (COTA) 93 7.25% 9306 0.0150 Preble 68 7.25% 6806 0.0150 Fayette 24 7.25% 2406 0.0150 Ross 71 7.00% 7005 0.0150 Fulthin 25	Crawford	17	7.25%	1706	0.0150	Muskingum	60	7.25%	6006	0.0150	
Defiance 20 6.75% 2004 0.0100 Paulding 63 7.25% 6306 0.0150 Delaware 21 7.00% 2105 0.0125 Perry 64 7.25% 6406 0.0150 Delaware(COTA) 96 7.50% 9607 0.0175 Pickaway 65 7.25% 6506 0.0150 Erie 22 6.75% 2204 0.0100 Pike 66 7.25% 6606 0.0150 Fairfield 23 6.75% 2304 0.0100 Protage 67 7.00% 6705 0.0125 Fairfield (COTA) 93 7.25% 9306 0.0150 Protage 67 7.00% 6705 0.0155 Fayette 24 7.25% 2406 0.0150 Putnam 69 7.25% 6806 0.0150 Fayette 24 7.25% 2406 0.0150 Ros 71 7.25% 700 0.0150 Gallia 27	Cuyahoga	18	8.00%	1809	0.0225	Noble	61	7.25%	6106	0.0150	
Delaware 21 7.00% 2105 0.0125 Perry 64 7.25% 6406 0.0150 Delaware(COTA) 96 7.50% 9607 0.0175 Pickaway 65 7.25% 6506 0.0150 Erie 22 6.75% 2204 0.0100 Pike 66 7.25% 6606 0.0150 Fairfield (COTA) 93 7.25% 9306 0.0150 Preble 68 7.25% 6906 0.0150 Fayette 24 7.25% 2406 0.0150 Putnam 69 7.25% 6906 0.0150 Franklin 25 7.00% 2505 0.0125 Richland 70 7.00% 7005 0.0125 Fulton 26 7.25% 2606 0.0150 Ross 71 7.25% 700 0.0150 Gallia 27 7.00% 2705 0.0125 Sandusky 72 7.25% 700 0.0150 Greene 29 <td< td=""><td>Darke</td><td>19</td><td>7.25%</td><td>1906</td><td>0.0150</td><td>Ottawa</td><td>62</td><td>7.00%</td><td>6205</td><td>0.0125</td></td<>	Darke	19	7.25%	1906	0.0150	Ottawa	62	7.00%	6205	0.0125	
Delaware(COTA) 96 7.50% 9607 0.0175 Pickaway 65 7.25% 6506 0.0150 Erie 22 6.75% 2204 0.0100 Pike 66 7.25% 6606 0.0150 Fairfield 23 6.75% 2304 0.0100 Portage 67 7.00% 6705 0.0125 Fairfield (COTA) 93 7.25% 9306 0.0150 Preble 68 7.25% 6806 0.0150 Fayette 24 7.25% 2406 0.0150 Putnam 69 7.25% 6906 0.0150 Franklin 25 7.00% 2505 0.0125 Richland 70 7.00% 7005 0.0125 Gallia 27 7.00% 2705 0.0125 Sandusky 72 7.25% 7106 0.0150 Gauga 28 6.75% 2804 0.0100 Scioto 73 7.25% 706 0.0150 Guernsey 30	Defiance	20	6.75%	2004	0.0100	Paulding	63	7.25%	6306	0.0150	
Erie 22 6.75% 2204 0.0100 Pike 66 7.25% 6606 0.0150 Fairfield 23 6.75% 2304 0.0100 Portage 67 7.00% 6705 0.0125 Fairfield (COTA) 93 7.25% 9306 0.0150 Preble 68 7.25% 6906 0.0150 Fayette 24 7.25% 2406 0.0150 Putnam 69 7.25% 6906 0.0150 Franklin 25 7.00% 2505 0.0125 Richland 70 7.00% 7005 0.0150 Fulton 26 7.25% 2606 0.0150 Ross 71 7.25% 7106 0.0150 Gallia 27 7.00% 2705 0.0125 Sandusky 72 7.25% 7206 0.0150 Geauga 28 6.75% 2804 0.0100 Scioto 73 7.25% 706 0.0150 Guernsey 30 7.2	Delaware	21	7.00%	2105	0.0125	Perry	64	7.25%	6406	0.0150	
Fairfield 23 6.75% 2304 0.0100 Portage 67 7.00% 6705 0.0125 Fairfield (COTA) 93 7.25% 9306 0.0150 Preble 68 7.25% 6806 0.0150 Fayette 24 7.25% 2406 0.0150 Putnam 69 7.25% 6906 0.0150 Franklin 25 7.00% 2505 0.0125 Richland 70 7.00% 7005 0.0125 Fulton 26 7.25% 2606 0.0150 Ross 71 7.25% 7106 0.0150 Gallia 27 7.00% 2705 0.0125 Sandusky 72 7.25% 7206 0.0150 Geauga 28 6.75% 2804 0.0100 Scioto 73 7.25% 7306 0.0150 Greene 29 6.75% 2904 0.0100 Seneca 74 7.25% 7406 0.0150 Hamilton 31 <t< td=""><td>Delaware(COTA)</td><td>96</td><td>7.50%</td><td>9607</td><td>0.0175</td><td>Pickaway</td><td>65</td><td>7.25%</td><td>6506</td><td>0.0150</td></t<>	Delaware(COTA)	96	7.50%	9607	0.0175	Pickaway	65	7.25%	6506	0.0150	
Fairfield (COTA) 93 7.25% 9306 0.0150 Preble 68 7.25% 6806 0.0150 Fayette 24 7.25% 2406 0.0150 Putnam 69 7.25% 6906 0.0150 Franklin 25 7.00% 2505 0.0125 Richland 70 7.00% 7005 0.0125 Fulton 26 7.25% 2606 0.0150 Ross 71 7.25% 7106 0.0150 Gallia 27 7.00% 2705 0.0125 Sandusky 72 7.25% 7206 0.0150 Geauga 28 6.75% 2804 0.0100 Scioto 73 7.25% 7306 0.0150 Greene 29 6.75% 2904 0.0100 Seneca 74 7.25% 7406 0.0150 Guernsey 30 7.25% 3006 0.0150 Shelby 75 7.25% 7506 0.0150 Hamilton 31	Erie	22	6.75%	2204	0.0100	Pike	66	7.25%	6606	0.0150	
Fayette 24 7.25% 2406 0.0150 Putnam 69 7.25% 6906 0.0150 Franklin 25 7.00% 2505 0.0125 Richland 70 7.00% 7005 0.0125 Fulton 26 7.25% 2606 0.0150 Ross 71 7.25% 7106 0.0150 Gallia 27 7.00% 2705 0.0125 Sandusky 72 7.25% 7206 0.0150 Geauga 28 6.75% 2804 0.0100 Scioto 73 7.25% 7306 0.0150 Greene 29 6.75% 2904 0.0100 Seneca 74 7.25% 7406 0.0150 Guernsey 30 7.25% 3006 0.0150 Shelby 75 7.25% 7506 0.0150 Hamilton 31 6.75% 3104 0.0100 Summit 77 6.75% 7704 0.0100 Harrison 34 7.25% <td>Fairfield</td> <td>23</td> <td>6.75%</td> <td>2304</td> <td>0.0100</td> <td>Portage</td> <td>67</td> <td>7.00%</td> <td>6705</td> <td>0.0125</td>	Fairfield	23	6.75%	2304	0.0100	Portage	67	7.00%	6705	0.0125	
Franklin 25 7.00% 2505 0.0125 Richland 70 7.00% 7005 0.0125 Fulton 26 7.25% 2606 0.0150 Ross 71 7.25% 7106 0.0150 Gallia 27 7.00% 2705 0.0125 Sandusky 72 7.25% 7206 0.0150 Geauga 28 6.75% 2804 0.0100 Scioto 73 7.25% 7306 0.0150 Greene 29 6.75% 2904 0.0100 Seneca 74 7.25% 706 0.0150 Guernsey 30 7.25% 3006 0.0150 Shelby 75 7.25% 7506 0.0150 Hamilton 31 6.75% 3104 0.0100 Stark 76 6.50% 7603 0.0075 Hamilton 31 6.75% 3204 0.0100 Summit 77 6.75% 704 0.0100 Harition 33 7.25%	Fairfield (COTA)	93	7.25%	9306	0.0150	Preble	68	7.25%	6806	0.0150	
Fulton 26 7.25% 2606 0.0150 Ross 71 7.25% 7106 0.0150 Gallia 27 7.00% 2705 0.0125 Sandusky 72 7.25% 7206 0.0150 Geauga 28 6.75% 2804 0.0100 Scioto 73 7.25% 7306 0.0150 Guernsey 30 7.25% 3006 0.0150 Shelby 75 7.25% 7506 0.0150 Hamilton 31 6.75% 3104 0.0100 Stark 76 6.50% 7603 0.0075 Hancock 32 6.75% 3204 0.0100 Summit 77 6.75% 704 0.0100 Harrison 34 7.25% 3306 0.0150 Trumbull 78 6.75% 7804 0.0100 Henry 35 7.25% 3506 0.0150 Union 80 7.00% 8005 0.0125 Highland 36 7.25%	Fayette	24	7.25%	2406	0.0150	Putnam	69	7.25%	6906	0.0150	
Gallia 27 7.00% 2705 0.0125 Sandusky 72 7.25% 7206 0.0150 Geauga 28 6.75% 2804 0.0100 Scioto 73 7.25% 7306 0.0150 Greene 29 6.75% 2904 0.0100 Seneca 74 7.25% 7506 0.0150 Hamilton 31 6.75% 3006 0.0150 Shelby 75 7.25% 7506 0.0150 Hamilton 31 6.75% 3104 0.0100 Stark 76 6.50% 7603 0.0075 Hancock 32 6.75% 3204 0.0100 Summit 77 6.75% 7704 0.0100 Harrison 34 7.25% 3306 0.0150 Trumbull 78 6.75% 7804 0.0100 Henry 35 7.25% 3506 0.0150 Union 80 7.00% 8005 0.0125 Highland 36 7.25% <td>Franklin</td> <td>25</td> <td>7.00%</td> <td>2505</td> <td>0.0125</td> <td>Richland</td> <td>70</td> <td>7.00%</td> <td>7005</td> <td>0.0125</td>	Franklin	25	7.00%	2505	0.0125	Richland	70	7.00%	7005	0.0125	
Geauga 28 6.75% 2804 0.0100 Scioto 73 7.25% 7306 0.0150 Greene 29 6.75% 2904 0.0100 Seneca 74 7.25% 7406 0.0150 Guernsey 30 7.25% 3006 0.0150 Shelby 75 7.25% 7506 0.0150 Hamilton 31 6.75% 3104 0.0100 Stark 76 6.50% 7603 0.0075 Hancock 32 6.75% 3204 0.0100 Summit 77 6.75% 7704 0.0100 Hardin 33 7.25% 3306 0.0150 Trumbull 78 6.75% 7804 0.0100 Harrison 34 7.25% 3406 0.0150 Tuscarawas 79 6.75% 7904 0.0100 Henry 35 7.25% 3506 0.0150 Union 80 7.00% 805 0.0125 Highland 36 7.25% <td>Fulton</td> <td>26</td> <td>7.25%</td> <td>2606</td> <td>0.0150</td> <td>Ross</td> <td>71</td> <td>7.25%</td> <td>7106</td> <td>0.0150</td>	Fulton	26	7.25%	2606	0.0150	Ross	71	7.25%	7106	0.0150	
Greene 29 6.75% 2904 0.0100 Seneca 74 7.25% 7406 0.0150 Guernsey 30 7.25% 3006 0.0150 Shelby 75 7.25% 7506 0.0150 Hamilton 31 6.75% 3104 0.0100 Stark 76 6.50% 7603 0.0075 Hancock 32 6.75% 3204 0.0100 Summit 77 6.75% 7704 0.0100 Hardin 33 7.25% 3306 0.0150 Trumbull 78 6.75% 7804 0.0100 Harrison 34 7.25% 3406 0.0150 Tuscarawas 79 6.75% 7904 0.0100 Henry 35 7.25% 3506 0.0150 Union 80 7.00% 8005 0.0125 Highland 36 7.25% 3606 0.0150 Union (COTA) 98 7.50% 9807 0.0150 Hocking 37	Gallia	27	7.00%	2705	0.0125	Sandusky	72	7.25%	7206	0.0150	
Guernsey 30 7.25% 3006 0.0150 Shelby 75 7.25% 7506 0.0150 Hamilton 31 6.75% 3104 0.0100 Stark 76 6.50% 7603 0.0075 Hancock 32 6.75% 3204 0.0100 Summit 77 6.75% 7704 0.0100 Hardin 33 7.25% 3306 0.0150 Trumbull 78 6.75% 7804 0.0100 Harrison 34 7.25% 3406 0.0150 Tuscarawas 79 6.75% 7904 0.0100 Henry 35 7.25% 3506 0.0150 Union 80 7.00% 8005 0.0125 Highland 36 7.25% 3606 0.0150 Union (COTA) 98 7.50% 9807 0.0175 Hocking 37 7.00% 3705 0.0125 Van Wert 81 7.25% 8106 0.0150 Huron 39 <td< td=""><td>Geauga</td><td>28</td><td>6.75%</td><td>2804</td><td>0.0100</td><td>Scioto</td><td>73</td><td>7.25%</td><td>7306</td><td>0.0150</td></td<>	Geauga	28	6.75%	2804	0.0100	Scioto	73	7.25%	7306	0.0150	
Hamilton316.75%31040.0100Stark766.50%76030.0075Hancock326.75%32040.0100Summit776.75%77040.0100Hardin337.25%33060.0150Trumbull786.75%78040.0100Harrison347.25%34060.0150Tuscarawas796.75%79040.0100Henry357.25%35060.0150Union807.00%80050.0125Highland367.25%36060.0150Union (COTA)987.50%98070.0175Hocking377.00%37050.0125Van Wert817.25%81060.0150Holmes386.75%38040.0100Vinton827.25%82060.0150Huron397.25%39060.0150Warren836.75%83040.0100Jackson407.25%40060.0150Washington847.25%84060.0150Jefferson417.25%41060.0150Wayne856.50%85030.0075Knox426.75%42040.0100Williams867.25%86060.0150Lake437.00%43050.0125Wood876.75%87040.0100Lawrence447.25%44060.0150Wyandot887.25%8806	Greene	29	6.75%	2904	0.0100	Seneca	74	7.25%	7406	0.0150	
Hancock 32 6.75% 3204 0.0100 Summit 77 6.75% 7704 0.0100 Hardin 33 7.25% 3306 0.0150 Trumbull 78 6.75% 7804 0.0100 Harrison 34 7.25% 3406 0.0150 Tuscarawas 79 6.75% 7904 0.0100 Henry 35 7.25% 3506 0.0150 Union 80 7.00% 8005 0.0125 Highland 36 7.25% 3606 0.0150 Union (COTA) 98 7.50% 9807 0.0175 Hocking 37 7.00% 3705 0.0125 Van Wert 81 7.25% 8106 0.0150 Holmes 38 6.75% 3804 0.0100 Vinton 82 7.25% 8206 0.0150 Huron 39 7.25% 3906 0.0150 Warren 83 6.75% 8406 0.0150 Jefferson 41 <td< td=""><td>Guernsey</td><td>30</td><td>7.25%</td><td>3006</td><td>0.0150</td><td>Shelby</td><td>75</td><td>7.25%</td><td>7506</td><td>0.0150</td></td<>	Guernsey	30	7.25%	3006	0.0150	Shelby	75	7.25%	7506	0.0150	
Hardin 33 7.25% 3306 0.0150 Trumbull 78 6.75% 7804 0.0100 Harrison 34 7.25% 3406 0.0150 Tuscarawas 79 6.75% 7904 0.0100 Henry 35 7.25% 3506 0.0150 Union 80 7.00% 8005 0.0125 Highland 36 7.25% 3606 0.0150 Union (COTA) 98 7.50% 9807 0.0175 Hocking 37 7.00% 3705 0.0125 Van Wert 81 7.25% 8106 0.0150 Holmes 38 6.75% 3804 0.0100 Vinton 82 7.25% 8206 0.0150 Huron 39 7.25% 3906 0.0150 Warren 83 6.75% 8304 0.0100 Jefferson 41 7.25% 4106 0.0150 Wayne 85 6.50% 8503 0.0075 Knox 42 6.7	Hamilton	31	6.75%	3104	0.0100	Stark	76	6.50%	7603	0.0075	
Harrison 34 7.25% 3406 0.0150 Tuscarawas 79 6.75% 7904 0.0100 Henry 35 7.25% 3506 0.0150 Union 80 7.00% 8005 0.0125 Highland 36 7.25% 3606 0.0150 Union (COTA) 98 7.50% 9807 0.0175 Hocking 37 7.00% 3705 0.0125 Van Wert 81 7.25% 8106 0.0150 Holmes 38 6.75% 3804 0.0100 Vinton 82 7.25% 8206 0.0150 Huron 39 7.25% 3906 0.0150 Warren 83 6.75% 8304 0.0100 Jackson 40 7.25% 4006 0.0150 Washington 84 7.25% 8406 0.0150 Jefferson 41 7.25% 4106 0.0150 Wayne 85 6.50% 8503 0.0075 Knox 42	Hancock	32		3204	0.0100		77	6.75%		0.0100	
Henry 35 7.25% 3506 0.0150 Union 80 7.00% 8005 0.0125 Highland 36 7.25% 3606 0.0150 Union (COTA) 98 7.50% 9807 0.0175 Hocking 37 7.00% 3705 0.0125 Van Wert 81 7.25% 8106 0.0150 Holmes 38 6.75% 3804 0.0100 Vinton 82 7.25% 8206 0.0150 Huron 39 7.25% 3906 0.0150 Warren 83 6.75% 8304 0.0100 Jackson 40 7.25% 4006 0.0150 Washington 84 7.25% 8406 0.0150 Jefferson 41 7.25% 4106 0.0150 Wayne 85 6.50% 8503 0.0075 Knox 42 6.75% 4204 0.0100 Williams 86 7.25% 8606 0.0150 Lake 43 7.00%<	Hardin	33	7.25%	3306	0.0150	Trumbull	78	6.75%	7804	0.0100	
Highland 36 7.25% 3606 0.0150 Union (COTA) 98 7.50% 9807 0.0175 Hocking 37 7.00% 3705 0.0125 Van Wert 81 7.25% 8106 0.0150 Holmes 38 6.75% 3804 0.0100 Vinton 82 7.25% 8206 0.0150 Huron 39 7.25% 3906 0.0150 Warren 83 6.75% 8304 0.0100 Jackson 40 7.25% 4006 0.0150 Washington 84 7.25% 8406 0.0150 Jefferson 41 7.25% 4106 0.0150 Wayne 85 6.50% 8503 0.0075 Knox 42 6.75% 4204 0.0100 Williams 86 7.25% 8606 0.0150 Lake 43 7.00% 4305 0.0125 Wood 87 6.75% 8704 0.0100 Lawrence 44 7.25	Harrison	34	7.25%	3406	0.0150	Tuscarawas	79	6.75%	7904	0.0100	
Hocking 37 7.00% 3705 0.0125 Van Wert 81 7.25% 8106 0.0150 Holmes 38 6.75% 3804 0.0100 Vinton 82 7.25% 8206 0.0150 Huron 39 7.25% 3906 0.0150 Warren 83 6.75% 8304 0.0100 Jackson 40 7.25% 4006 0.0150 Washington 84 7.25% 8406 0.0150 Jefferson 41 7.25% 4106 0.0150 Wayne 85 6.50% 8503 0.0075 Knox 42 6.75% 4204 0.0100 Williams 86 7.25% 8606 0.0150 Lake 43 7.00% 4305 0.0125 Wood 87 6.75% 8704 0.0100 Lawrence 44 7.25% 4406 0.0150 Wyandot 88 7.25% 8806 0.0150	Henry	35	7.25%	3506	0.0150	Union	80	7.00%	8005	0.0125	
Holmes 38 6.75% 3804 0.0100 Vinton 82 7.25% 8206 0.0150 Huron 39 7.25% 3906 0.0150 Warren 83 6.75% 8304 0.0100 Jackson 40 7.25% 4006 0.0150 Washington 84 7.25% 8406 0.0150 Jefferson 41 7.25% 4106 0.0150 Wayne 85 6.50% 8503 0.0075 Knox 42 6.75% 4204 0.0100 Williams 86 7.25% 8606 0.0150 Lake 43 7.00% 4305 0.0125 Wood 87 6.75% 8704 0.0100 Lawrence 44 7.25% 4406 0.0150 Wyandot 88 7.25% 8806 0.0150	Highland	36	7.25%	3606	0.0150	Union (COTA)	98	7.50%	9807	0.0175	
Huron 39 7.25% 3906 0.0150 Warren 83 6.75% 8304 0.0100 Jackson 40 7.25% 4006 0.0150 Washington 84 7.25% 8406 0.0150 Jefferson 41 7.25% 4106 0.0150 Wayne 85 6.50% 8503 0.0075 Knox 42 6.75% 4204 0.0100 Williams 86 7.25% 8606 0.0150 Lake 43 7.00% 4305 0.0125 Wood 87 6.75% 8704 0.0100 Lawrence 44 7.25% 4406 0.0150 Wyandot 88 7.25% 8806 0.0150	Hocking	37	7.00%	3705	0.0125	Van Wert	81	7.25%	8106	0.0150	
Jackson 40 7.25% 4006 0.0150 Washington 84 7.25% 8406 0.0150 Jefferson 41 7.25% 4106 0.0150 Wayne 85 6.50% 8503 0.0075 Knox 42 6.75% 4204 0.0100 Williams 86 7.25% 8606 0.0150 Lake 43 7.00% 4305 0.0125 Wood 87 6.75% 8704 0.0100 Lawrence 44 7.25% 4406 0.0150 Wyandot 88 7.25% 8806 0.0150	Holmes	38	6.75%	3804	0.0100	Vinton	82	7.25%	8206	0.0150	
Jefferson 41 7.25% 4106 0.0150 Wayne 85 6.50% 8503 0.0075 Knox 42 6.75% 4204 0.0100 Williams 86 7.25% 8606 0.0150 Lake 43 7.00% 4305 0.0125 Wood 87 6.75% 8704 0.0100 Lawrence 44 7.25% 4406 0.0150 Wyandot 88 7.25% 8806 0.0150	Huron	39	7.25%	3906	0.0150	Warren	83	6.75%	8304	0.0100	
Knox 42 6.75% 4204 0.0100 Williams 86 7.25% 8606 0.0150 Lake 43 7.00% 4305 0.0125 Wood 87 6.75% 8704 0.0100 Lawrence 44 7.25% 4406 0.0150 Wyandot 88 7.25% 8806 0.0150	Jackson	40	7.25%	4006	0.0150	Washington	84	7.25%	8406		
Lake 43 7.00% 4305 0.0125 Wood 87 6.75% 8704 0.0100 Lawrence 44 7.25% 4406 0.0150 Wyandot 88 7.25% 8806 0.0150	Jefferson	41	7.25%	4106	0.0150	Wayne	85	6.50%	8503	0.0075	
Lawrence 44 7.25% 4406 0.0150 Wyandot 88 7.25% 8806 0.0150	Knox	42	6.75%	4204	0.0100	Williams	86	7.25%	8606	0.0150	
·	Lake	43	7.00%	4305	0.0125	Wood	87	6.75%	8704	0.0100	
*State Rate 89 5.75% 8923 0.0750	Lawrence	44	7.25%	4406	0.0150	Wyandot	88	7.25%	8806	0.0150	
						*State Rate	89	5.75%	8923	0.0750	

^{*}State Rate Change effective September 1, 2013.

Transit Area-COTA					
Delaware - COTA					
Fairfield - COTA					
Licking - COTA					
Union - COTA					

Transit Area Definitions:

Those portions of the Cities of Columbus, Dublin & Westerville located in Delaware County Those portions of the Cities of Columbus & Reynoldsburg located in Fairfield County.

That portion of the City of Reynoldsburg located in Licking County.

That portion of the City of Dublin located in Union County.

Wage & Hour Time Bombs for Dealerships

This Webinar is being hosted and moderated by OADA. Registration fee is \$35 per connection for OADA member dealers. Non-member fee is \$50 per connection. **The Webinar is scheduled for Tuesday, August 6, 11:00a.m. - 12:30 p.m.**

In response to a growing wave of wage and hour lawsuits sweeping through workplaces in Ohio, OADA is pleased to present Richard A. Millisor, Esq., a long-time advisor of OADA and many of our members, for this one and one-half hour webinar. This presentation is aimed at preventing wage and hour lawsuits and taking advantage of pay options provided under federal and state law, including:

- The scope of the "automobile dealer exemption" from overtime effecting "salespersons, partspersons, and technicians";
- Simplifying time keeping and record keeping requirements;
- The permissibility of flat and other incentive rates for technicians;
- Minimizing exposure relating to commission paid salespersons, including the use of subsidy recoupments;
- How to pay the F & I Manager and Service Advisors;

Please register me for the webinar. (*Registrants must*

provide an email address)

- How to pay Detailers, Washpersons, Porters and Lubeman;
- Meal periods, break time, travel time and other compensability issues.

Rich Millisor is a partner in the Cleveland office of Fisher & Phillips, LLP. He has extensive experience representing employers before state and federal courts and administrative agencies in all areas of employment law, including discrimination, wage and hour and unfair labor practice litigation. He has argues multiple employment cases to the Supreme Court of Ohio and the United States Sixth Circuit Court of Appeals. Rich also has an active traditional labor practice, where he represents employers in resolving grievances, prosecuting arbitrations and negotiating collective bargaining agreements. He also devotes a substantial portion of his practice counseling clients to avoid employment and labor disputes and has developed substantial experience litigating collective and hybrid class actions under the Fair Labor Standards Act and state wage and hour laws.

Webinar fee is \$35 per connection for member dealers, and \$50 per connection for non-member dealers. Register today!

Registration Form
Wage & Hour Time Bombs for Dealerships

Registrant
Name (s)
Position (s)

Dealership Name

Address, City, State & Zip

Telephone () Fax () E-mail

Return to: OADA • 655 Metro Place South, Suite 270 • Dublin • Ohio • 43017 *or fax to* 614-766-9600 You can also *register by logging onto the OADA web page* at www.oada.com, or by calling 800-686-9100 x109.

enclosed.

I have already registered online. My payment is attached/

Compliant Advertising & Your Dealership: Stay on Target! FREE WEBINAR FOR OADA MEMBERS!

This Webinar is being hosted and moderated by OADA. There is no registration fee for OADA members. Non-member fee is \$50.00.

The Webinar is scheduled for Wednesday, August 7, from 11:00am to 12:00pm

P.T. Barnum is credited with the saying, "Without promotion something terrible happens...Nothing!" This is still true today, but Barnum wasn't concerned with consumer protection statutes, lawsuits, or enforcement actions by regulators. In today's market place, drawing a crowd isn't enough: consumers are more knowledgeable about their rights and regulators are monitoring our advertisements.

Speaking of regulators, the Federal Trade Commission has recently renewed its focus on advertisements and compliance with TILA and Federal Regulation Z. We understand that the FTC has been looking at dealer's on-line advertising and noticed a lack of compliance. The internet is great for expanding your customer base, but it also means that more people (including regulators) can see what you're doing, and you don't know they're looking.

Join us on July 16th for a one hour webinar with Edward J. Early, Chief Investigator of the Consumer Protection Division of the Ohio Attorney General's Office and OADA's own staff attorneys to answer your questions, and discuss both the advertising regulations that affect your dealership and the Advertising Review Program designed to help dealers remain compliant.

There is no charge for members to attend this webinar. Register today, and make sure that your advertising is compliant.

For more information, please visit our website at www.oada.com, or contact DeAnna Zahniser at 614-923-2231 or dzahniser@oada.com. There is no registration fee for OADA members. There is a \$50.00 registration fee for non-member dealers, per connection.

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Please register me for the webinar. (Reprovide an email address)	egistrants must	I have alrea	ndy registered online for the webinar.	

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