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WINTER 2022

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LETTER FROM THE PRESIDENT



National Pawnbrokers Association®

THERE IS STRENGTH IN NUMBERS

As I write this, we are just over a week away from the November elections which may (or may not) change the balance of power in Washington, D.C. Whether that happens or not, there will be lots of new faces in Congress next year and it is imperative that we meet our new representatives and touch base with those returning Members to bring them up to speed about our industry.

The NPA Legislative Conference will be held on April 18th, and we are expecting a great turnout of pawnbrokers from across the nation. The NPA, through our Government Relations Team, provides continuous protection for our industry. Our lobbyist, Cliff Andrews, walks the halls of the Capitol and regularly communicates with Members



of Congress and their staffs to make sure our voice is heard. NPA's Team GRC continually visits, calls and emails Senators and Representatives when issues arise that are relevant to the pawn industry.

The advocacy this group performs on behalf of NPA members, and the entire pawn industry for that matter, is priceless, in my opinion. No one can tell your story better than you can. No one can tell of the services you provide to consumers every day, or of the jobs you

“The NPA Legislative Conference will be held on April 18th, and we are expecting a great turnout of pawnbrokers from across the nation. The NPA, through our Government Relations Team, provides continuous protection for our industry.”

provide and the families and communities you support better than you. Due to the Covid 19 shutdowns, we have not been to D.C. as a group since 2019. This year we are going no matter what! (Cliff has set the odds at 99% that the Capitol offices will be open again by that time). This year it is crucial for pawnbrokers to meet their representatives and educate them on what we do and the people we serve—their constituents.

The first NPA event that I ever attended was the Legislative Conference eight or

nine years ago. I had been a member for a few years but hadn't had time for Expo or any other meetings. I didn't know many other NPA members and didn't know what to expect, but I knew I wanted to get involved and give back to our industry. I don't believe I have missed another NPA event since that trip. The people I met then became my mentors, fellow NPA board members and friends.

If you have never been before, you'll see that the NPA does a great job of setting up meetings for the day, pairing pawnbrokers with other members from their state, as well as preparing talking points and leave-behind packets to take up to the Hill. Later that evening we gather for drinks, dinner and conversation about our day at the Capitol. That first year at dinner, I met and sat with Kathy Pierce. When I later joined the board, Kathy was the GRC Chairman, working closely with Fran, Professor Hughes and Cliff. Now, Kathy has accepted our offer to be the new Government Relations Liaison when Fran retires at the end of the year. Kathy has already started and will work closely with Fran and the GRC Team for the rest of 2022 and be ready to go January 1st. Kathy's pawn roots (she and her family own and operate Monster Pawn in Illinois) and her previous GRC experience make her the perfect person for this position.

Make plans now to join us in D.C. It is important, it is a good time, and I am looking forward to another memorable trip.

Boyd Naylor

**Boyd Naylor
NPA President**

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FROM THE COVER

"Using Google My Business and getting reviews is one of the most powerful digital marketing tasks you can utilize."

Boosting Your Profits With Digital Media, page 22

"Failure to continuously adapt and adopt can lead to extinction. Half of the Fortune 500 companies who were thriving 15 years ago are out of business today."

Technology Changing the Pawn Industry, page 31

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Ask Deanna

Sponsored by Marque Luxury

Technology Keeps Moving Forward in Luxury

No more date codes. Serial Stickers and authenticity cards are a thing of the past. Technology is making bold moves into the luxury market, and here's what you need to know.

Louis Vuitton:

Louis Vuitton removed date codes from handbags in March of 2021, replacing them with an RFID chip. While the chip and its contents are not as helpful as a date code in the authentication process, you do want to verify that a chip is present in a bag manufactured in the last year if you cannot find a date code. You can download any chip reader onto your phone and scan with your camera placed onto the bag to detect that a chip is present.

Chanel:

Chanel no longer includes authenticity cards, along with serial stickers, in their handbags and have moved to a small metal engraved plaque with the CC logo and an alphanumeric code. Small Leather Goods (SLGs) now have a new sticker too (see image). This is an updated version and follows the alphanumeric code like the serial numbers in handbags.



Gucci:

Gucci, which is now ramping up their RFID program in all items, has been using the technology for a few years, but only now are you able to scan the chip for history and authentication purposes. This will include all Gucci items, and unlike Louis Vuitton, you will be able to use the technology on your phone to pull the data.

Valentino:

The newest entrant into RFID, Valentino has enabled a QR code on clothing and will be adding NFC tags in all products soon which you should be able to scan, similar to Gucci, to determine authenticity. The technology for Valentino is slowly starting to come up, but like most brands, this is a marathon as opposed to a sprint.

While technology in luxury goods will continue to evolve, there will always be authenticity questions surrounding pre-owned goods.

Marque Luxury removes that question by including a trusted third-party authentication certificate with each item they sell.

Deanna Thompson is the 2022 NPA Industry Partner of the Year award winner and is the Head of Strategic Operations at Marque Luxury. She has been in the resale industry for 15 years, has owned two luxury resale companies, has authored nine books on handbag authentication and is currently focused on supporting and educating pawnbrokers on how to grow their luxury handbag business.

Have a question for Ask Deanna? Send to deanna@marqueluxury.com and it may be featured in the next installment!

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MESSAGE FROM THE EXECUTIVE DIRECTOR

The real benefits of Membership



A friend once said to me there are two types of non-profit trade associations: one serves as a social fraternity running self-congratulatory meet and greets, while the other brings together like-minded advocates of their field, tirelessly pushing their mission statement forward...and occasionally partaking in some self-congratulatory events, like here at the NPA. The difference between the two? Tangible benefits you can assign a dollar value to – and you will find these with the NPA.

ACCESS
 No velvet rope or secret passwords here. As an NPA member, you're a VIP and we're not gonna let you forget it! Industry-leading education, compliance and training is a click away. GRC updates will keep you abreast of pending State and Federal issues crucial to your business. You also gain access to member and affiliate directories so you can quickly reach members when needed. Members also can take advantage of discounted healthcare and insurance plans offered through Industry Partners. All this, plus an invitation to the swankiest pawn party this side of the Rio Grande; Pawn Expo (there has to be SOME self-congratulation). Our

incredibly successful industry trade show touches down in Atlanta, GA, July 17-20, 2023 and you do NOT want to miss it.

INSURANCE
 I'm not talking about fire, theft, health or auto (although we do offer access to each of these). I'm talking about the power and weight of an organization built on the advocacy of your trade. The NPA can't solve every problem, but we work tirelessly to stay abreast of matters that do, should and will matter most to you. Our GRC team works diligently to monitor pending State and Federal legislation that could impact your business. Our partners offer compliance training and numerous products/services to keep you operating at your best. Should you find yourself in troubled waters, the depth of the NPA's resources is at your disposal to help get you safely back to shore.

NETWORKING
 Business is built around relationships. Relationships exist between people. With access to the largest network of skilled pawn professionals in the industry, NPA members are thriving and pushing boundaries. The value of access to the most qualified pawnbrokers in the world is a benefit you cannot put a price tag on.

GIVEBACK
 The NPA affords its members a unique opportunity to give back. Our volunteer Board of Directors are a perfect example of industry leaders putting their vast experience to use to benefit the entire NPA membership. Volunteer committee members share their expertise and perspective in select

areas of importance to help implement the NPA's mission and interest. These efforts are recognized and genuinely appreciated.

“With access to the largest network of skilled pawn professionals in the industry, NPA members are thriving and pushing boundaries. The value of access to the most qualified pawnbrokers in the world is a benefit you cannot put a price tag on.”

My hope is that everyone reading this letter feels as proud of the work being done at the NPA as I do. But for everything the NPA is, there is something that it's not; finished. While we have made great progress, there is a great deal of work yet to be done. There are pressing issues of concern to our interests. There are partnerships yet to be developed that will benefit our membership. There are pawnbrokers and service providers needing our support. So join, and if you already belong, get a peer to join!

We need and appreciate your commitment.

Respectfully,

Kristen Williams
 NPA Executive Director



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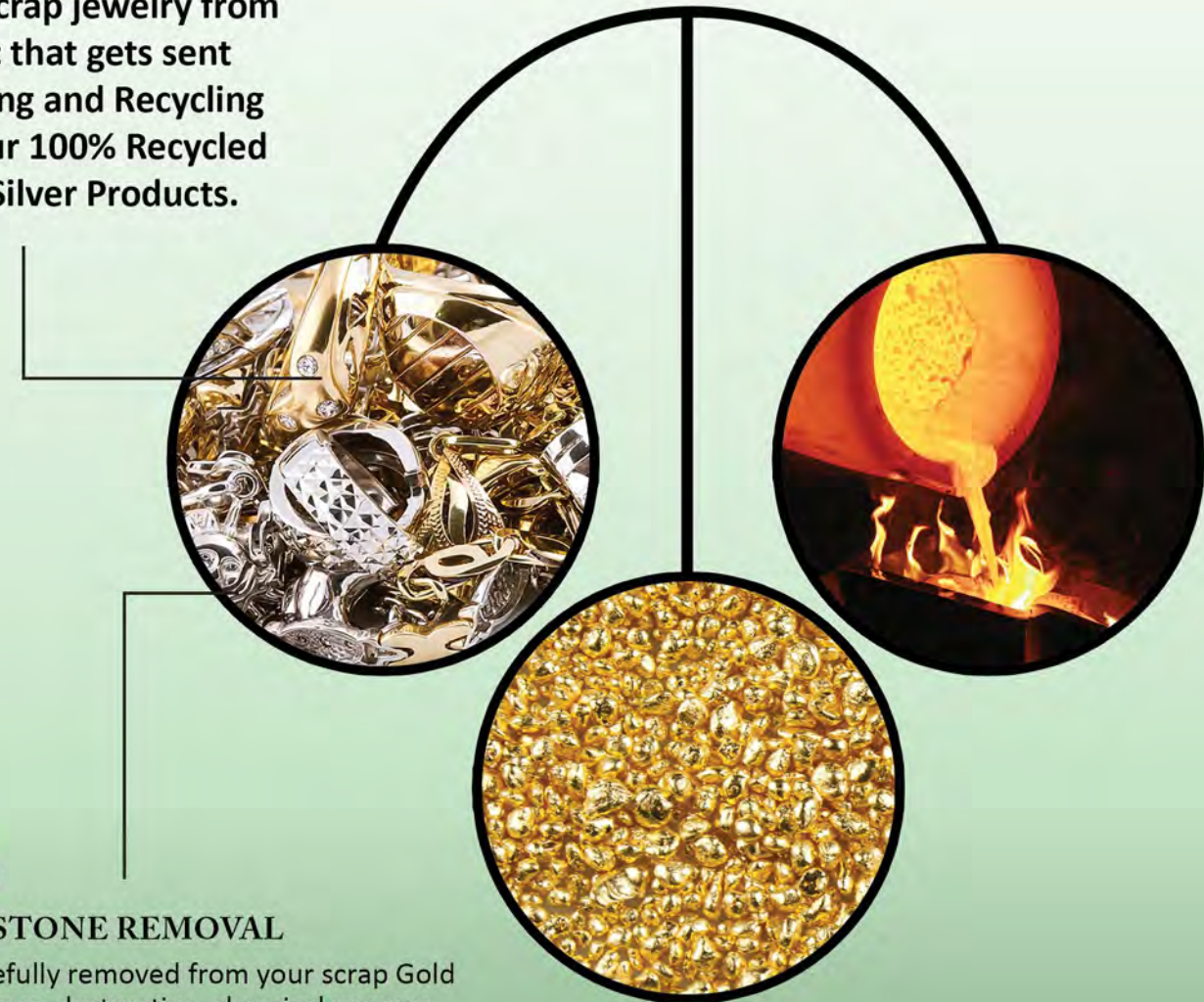
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MID-TERM ELECTION DUST SETTLING WHILE TEAM GRC PREPARES FOR NEW CONGRESS

After an intense mid-term election, the dust is slowly settling in Washington, D.C. as both chambers and parties are looking to finish work during the so-called "Lame Duck" session with an eye towards a new 118th Congress in 2023.

In the remaining few weeks of the year, Congress is trying to craft an omnibus federal government spending package to fund operations until next year. Current funding expires on December 16th. It is not clear if a comprehensive measure can be agreed upon, so it is possible a short-term rubber stamp of existing funding levels via a continuing resolution might be passed in order to kick the can into the first quarter of next year for the new Congress to handle.

Of interest to the NPA is the possibility of the inclusion of a cannabis banking bill in a year-end spending package that contains language intended to address de-risking stemming from Operation Choke Point. While such language would not stop de-risking, it places some conditions on federal agencies that direct a depository institution to terminate a specific customer account, or a group of accounts, which is a positive step forward in this ongoing problem. However, the underlying cannabis bill still has opposition from several Republican Senators making its final passage tenuous.

Looking at next year, expect hyperpartisanship and gridlock kicking into full gear as both parties prepare to battle for 2024. Undoubtedly, the House and Senate will have to work together to get anything done. While Republicans will control the House with

a slim majority, anything they pass and send to the Senate will be dead on arrival unless they work with Democrats. Similarly, in the Senate under Democratic control, unless Democrats work with Republicans, they will not be able to advance any legislation as 60 votes are needed under current Senate rules.

For the NPA, we will do what we have always done with a new Congress regardless of the balance of power: educate the members and their staff about the crucial role pawnbrokers serve in their states. In particular, we will focus on the House Financial Services Committee, which will be chaired by Rep. Patrick McHenry (R-NC), and the Senate Banking Committee, which will again be chaired by Sen. Sherrod Brown (D-OH). Chairman McHenry's priorities include challenging regulatory overreach (particularly at the CFPB), data security, China influence, Fintech expansion, and cryptocurrency. Chairman Brown will prioritize protecting the CFPB, expanding access to financial services for underserved communities, supporting MLA expansion, stopping discrimination in lending, housing, and cryptocurrency.



Please make plans to attend the NPA's spring legislative conference on April 18, 2023 where we will go to Capitol Hill to represent our industry. This event will be held for the first time in three years, so let's make our voices heard!

CFPB IN THE NEWS

In October, a three-judge panel of the United States Court of Appeals for the Fifth Circuit ruled the CFPB's funding structure is unconstitutional and is in violation of the appropriations powers of Congress. The CFPB gets its funding from the Federal Reserve.

The court also vacated the 2017 Small-Dollar Lending Rule, commonly referred to as "the payday lending rule." The Small-Dollar Lending Rule had not taken effect because of the Community Financial Services Association (CFSA) challenge. The vacated Rule cannot go into effect or be enforced – until either a new ruling from the Fifth Circuit or the Supreme Court reverses the original Fifth Circuit's ruling.

What does this court's ruling mean for pawnbrokers?
The judges specifically did not alter the CFPB's general enforcement authority or suspend its other authority.

The GRC team at the NPA predicts the CFPB will continue to use its authority to enforce other consumer financial protection laws and regulations. This means that every provider and every product subject to the CFPB's enforcement authority should redouble their attention to compliance with the laws that the CFPB enforces. These include TILA, the Military Lending Act and the Servicemembers' Civil Relief Act as being likely targets for new CFPB investigations and enforcement actions.

CFPB investigations are very costly, not only in dollars, but in the time and attention it takes away from daily business operations. There will be substantial legal fees and costs inflicted on providers (including pawnbrokers), as well as orders for reforming practices, making restitution to consumers, and paying civil penalties.

Team GRC cannot stress strongly enough... **Compliance... Compliance... Compliance!**

PASSING THE TORCH



It's been a long road traveled since joining the NPA over thirty years ago as Dollar Pawn in Haleyville, AL. Our new membership provided us with a wealth of information to aid in growing our business, learning the do's and don'ts and the why's and why nots. As we were first generation pawnbrokers, we didn't have the benefit of family that had been in the business for years to provide us with a path to success and how to dodge the potholes.

But we soon found a 'Pawn Family' in a network of fellow pawnbrokers at NPA conventions and state association meetings along the way. We were welcomed and invited to join the conversations, exchange ideas, and share experiences with pawnbrokers who had been in the business for many years.

Over the years, our 'Pawn Family' grew and, in many ways, the family became our personal friends, as well as fellow pawnbrokers. We have shared in each other's triumphs and tragedies, laughed and cried together, crisscrossed the country and walked the halls of Congress on behalf of all pawnbrokers.

I appreciate the trust given by electing me as NPA President from 2005-2007. I was honored to serve on the Board of Directors for more years than I can recall. As your Government Relations Liaison for over the last 10 years, I proudly represented the NPA by testifying on your behalf before a Congressional Committee.

It is now time for me to retire and pass the torch. Going forward, you will be represented well by Kathy Pierce, a fellow pawnbroker from Illinois and former GRC Chair. Kathy shares my passion for the pawn industry, state associations, and the NPA. I know you will welcome her.

As I said during this year's 35th anniversary gathering at Pawn Expo, I urge you all to build that pawn family of your own. The rewards will come back to you many times over.

I wish the NPA and all of you well.

Best regards,
Fran Bishop

Fran Bishop
NPA Government Relations Liaison
NPA Past President



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Success in Alabama!

Stallcup Group facilitates the sale of two stores in Alabama!

July 2022 | Stallcup Group, Inc., an Exit Strategy Consulting firm, announced its successful facilitation of the sale of **Capital Pawn**. Capital Pawn is an independently-owned business comprised of two pawn shops located Alabama in the cities of Montgomery and Millbrook. Stallcup Group served as the exclusive financial advisor to the seller in this highly successful transaction.

Stallcup Group's thorough analyses of Capital Pawn's financial data, and the unique attributes and characteristics of both the company and individual stores helped ensure their client achieved all of their selling goals.

Here is what other clients of Stallcup Group have to say about their successes:

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**Ed Bean, Suffolk Jewelers & Pawnbrokers
Boston, Massachusetts**

"Ultimately, I was most impressed with Stallcup Group's financial modeling, which is extremely sophisticated, and their ability to package information in a way that buyers want to see."
**Craig McCall, 12 stores
Arizona/Nevada**

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WELCOME TO THE GRC!

In January, Kathy will be joining the GRC Team as the Government Relations Liaison. She is an experienced pawnbroker, as well as longstanding member of the NPA, having served on the Board of Directors for many years.

I have been a pawnbroker since 2001, when we opened our first store, Monster Pawn, in Bloomington, IL. We now own four pawnshops in Central Illinois. My favorite thing about the pawn industry is that every day is different. The day goes by fast. I could never have a sit-down job! I am most proud of my family - both my personal family and my pawn family. Two of my three children work for our company, and the third is a Marine.

My first NPA meeting was in 2006 as a guest in Atlanta, GA. I remember looking and listening to the best in the country and was just blown away with the information that everyone was willing to share. I served on the NPA Board of Directors from 2007 to 2018. I have worn many hats over the years, including Secretary and Chair of the GRC. It has come full circle for me, with our convention in Atlanta in 2023!

The Government Relations Liaison is the connection between the States and Federal government and pawnbrokers. I take our customers' stories and needs seriously. For some customers, pawnbrokers are witnesses to their lives. It is the GRC Team's job to make sure our elected officials understand who we are and how we serve our customers.

The Legislative Conference in April gives us the opportunity to speak with our elected officials and tell our story. It's your right to walk the halls of Congress and voice your concerns that face your business and our industry.

It is an honor to serve my fellow pawnbrokers across the country as the Government Relations Liaison and to be working with the GRC Team. It's great to be back and working with the NPA.

Kathy Pierce

Kathy Pierce
NPA Government Relations Liaison



GRC AT WORK FOR PAWN

The GRC assists state leadership and associations by monitoring threats to the pawn industry at the state and federal level. The GRC continuously monitors hundreds of documents weekly to uncover proposed legislation that could potentially have consequences for the pawn industry. State leadership is advised of any issues affecting individual state legislation.

The NPA employs a GRC legislative team, including a lobbyist, who actively meets with lawmakers in Washington, D.C. to educate them about how pawn works and why pawn matters to millions of Americans seeking short-term non-recourse lending options.

The GRC team works regularly to develop activism materials empowering individual pawnbrokers to reach out proactively to their own legislative representatives. Activism materials and resources developed by the GRC help lawmakers better understand how pawn works and how pawn benefits their communities and constituents.



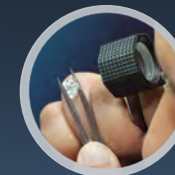
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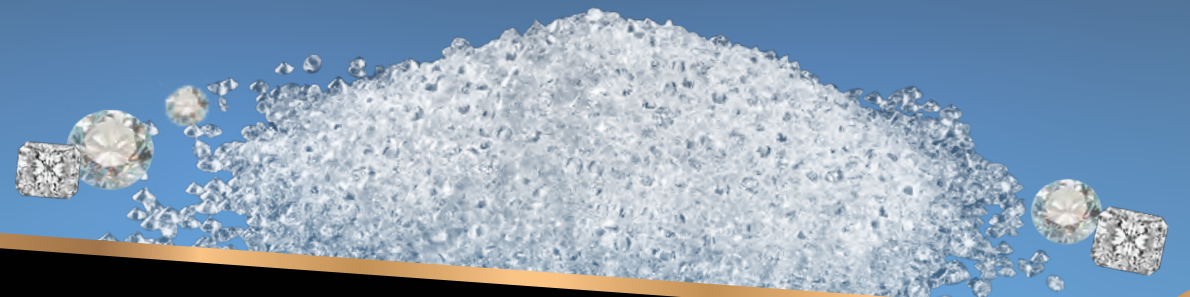
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KNOW YOUR CUSTOMER

vs FORM 8300

By Dave Griffiths
AML Gurus

There always seems to be confusion

around the main purpose of an Anti-Money Laundering (AML) program so I

want to help clear that up. Many of our customers initially think the AML program is all about filing Form 8300. While the Form 8300 plays a role, it is not the main focus of the program. The main focus of the program is to Know Your Customer (KYC).

Form 8300 forms is required to be filed when a customer provides you with an amount in excess of \$10,000 in a 24-hour period (NOT a business day) in cash or cash equivalents. While there are complexities involved and variations that occur from store to store, most pawnbrokers will only have to worry about filing these forms when someone pays off a large loan, or better yet, a group of loans. A customer may also make a large purchase and choose to pay with something other than a card or check. We see usually see this at tax time or during the holidays. We may also see this when someone either gets a settlement or they may sell their house and move out of the area, so they pick up all their loans on their way out of town.

“In the pawn business, we recognize that we work with customers in need.”

Simply put, Form 8300 is the mechanism in place to report large transfers of cash to pawnbrokers from customers within a 24-hour period. (To keep this simple, we are also only considering those transactions that fall within a 24-hour period). Pretty black and white. Now let's talk about gray.

The basic concept of KYC is that if you, as a business owner, know your customer, and are aware of their intentions, then you can make an informed decision as to whether or not you should continue doing business with them. Your basic

responsibilities as a non-bank financial institution (NBFI) under the Bank Secrecy Act are these when it comes to customer identification:

1. Identify your customer. For pawnbrokers this is a basic part of our job. We get an ID on every person who we are about to give money to without exception.
2. Conduct some basic due diligence on your customer. Listen to them and understand their intentions. Does the product they have in hand align with the details they are sharing?
3. Get to know your customers through subsequent transactions and encounters. If a customer indicates their circumstances have changed, it may be necessary to perform enhanced due diligence (EDD). As pawnbrokers, this is what we already do with regard to potential theft.

In the pawn business, we recognize that we work with customers in need. Our clientele utilizes the services of our pawn shops because they have monetary needs and cannot find assistance elsewhere. The pawnshop presents a credible non-recourse option to funds when they wouldn't otherwise be available. As pawnshop business owners, we are aware that oftentimes, customers are uncomfortable being in the predicament they might be in. Therefore, they are inclined to share a story or provide more details than they might have been asked for. Because we are in the business of pawn, we seek credibility from our customer. We are interested in learning as much as we can about a situation that results in a transaction.

We bolster this knowledge by tracking transactions. We should all be tracking the larger transactions and those of "frequent flyers." These are individuals that MAY be engaged in extra-curricular activities that you do not want to be aligned with. Your job is to identify the handful of customers potentially deserving scrutiny, and then following their transactions routinely. It's called monitoring and it should be performed monthly.

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KNOW YOUR CUSTOMER CONTINUED

Most software used in the industry today has some tracking (reports) available for you to use. Some programs are outdated, and options remain few or non-existent so manual tracking using a worksheet is required to check the box. A few of the software providers do a good job and provide the information you really need in a concise report.

Regardless of your software, you should be tracking the following in your stores monthly:

Possible Form 8300 transactions

Run a report that allows you to identify whether or not any customer handed you over \$10,000 in a 24-hour period. Print and save the report to show you looked.

Possible SAR transactions

Run a report that shows all transactions, in OR out, in excess of a dollar amount (ex. \$2,000) in the last thirty days. The goal is to see if there are any trends or patterns that might lead you to believe there is money laundering or criminal activity going on. In order to monitor activity, you must have an amount as

your threshold that actually provides results, while not burying you in white noise at the same time. Too high a number, and you get no results. Too low a number and you get too many hits and analysis becomes challenging.

Include notes if needed on any tracking and retain in a binder for a year for any IRS, bank, or AML reviews, then sequentially start discarding the oldest month. This way you are able to provide a complete picture to any auditor of your policies and procedures.

By performing monthly monitoring, you will be able to identify those customers who are higher risk and prove you are aware of their transactions. You will have actionable intel to base your decisions on rather than hunches. Banks have robust software that offer this reporting and they use \$3,000 as a number. Our goal is to mimic them so they can see how we, in many ways, are quite similar to them.

Identifying your customer is not the same as knowing your customer. We need to excel at the latter. Monitoring is the key. Let me know if you have any questions!



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Are you a pawnbroker looking for a simple, cost effective, feature-rich POS software for your growth focused store?

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Boost your profits with Digital Marketing



By Sam Reading
Idaho Pawn & Gold

Is throwing away profits by not using Digital Marketing worth it to you? In today's world, customers want digital conveniences. To keep the profits within your company, it is important to adapt and use digital marketing. Think about it - there are thousands of ways for people to get cash for their items. If someone down the road is providing the easiest path for someone to get a quote, and you are not, then you may very well be throwing away thousands of dollars. People will travel the path of least resistance.

Modern pawnbrokers today are skilled at providing a phone or text quote instantly, and web chat is a must if you are going to keep profits. As technology advances, and digital customer interface becomes the new norm, being in multi channels to message will be the ticket to your own success.

January of 2016 marked a significant milestone in my life. It is when I realized I knew nothing about marketing, advertising on a budget, or reeling in customers. I opened the front doors of my first pawn shop, Sam's Locker (now Idaho Pawn & Gold) and I was proud.

I also thought I knew it all - build a cool store front, give customer service, and have a desired product. But oh! Little

did I know, until my bank account was dwindling and my enthusiasm was bruised, I was wrong. So where to go from there? I jotted down ideas, talked to friends and other pawnshop owners. I knew I had a message to share but didn't have thousands of dollars available to get the word out about a new show in town.

I began to do research and learned there were free digital tools I could employ to get more foot traffic. I jumped in with both feet and started using "Google My Business." I quickly began getting reviews and posting content to rank on **Google Maps**.

This journey, nearly seven years later, has resulted in over 1,000 reviews at the original location. As the reviews started to roll in, so did foot traffic. A new customer would come in to check out the shop, and our team would ask, **"How did you hear about us?"** The reply was consistently, **"I googled for a pawn shop."**

Customers want to feel connected to a business.

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DIGITAL MARKETING CONTINUED

As your first step in digital marketing, establish a plan to get reviews on Google and other platforms. Before using paid ads, take a critical look at the number of reviews you have. If you don't have 100+, start asking for them. Take a moment with each customer and ask for a review, and drop them a link to make it easy for them to do so.

Using "Google My Business" and getting reviews is one of the most powerful digital marketing tasks you can utilize. Each review butters your bread. Without them, you are throwing thousands of dollars away to competitors in your area. Google has a key goal. The goal is to get customers the answers to the questions they have, and they want to give searchers the best answer. **This is easy - YOUR SHOP!**

"Putting the cart before the horse" is an age old saying that makes sense in digital marketing. You have to take time to set up Google My Business, an avenue to get reviews, and finally add paid ads from a Google advertising company.

Let's do an experiment. Search for **"Gold Buyers Near Me."** Notice the ads at the top - those are paid ads. If searchers find your name and see your great reviews, they will quickly convert into a visiting customer at your store, which is then called a lead.

The worldwide web creates competitors everywhere. National buyers and platforms are running ads, thus taking your local market. But why let them? By engaging in digital marketing and running ads, you will not only be competing with them, you will also build on keeping a local customer local.

Customers want to feel connected to a business. By you being local and them visiting your store and receiving exceptional service, they will keep coming back.

I smile now as I recall waiting for just one customer to come into Sam's Locker in 2016. After I employed Google My Business, received a whole bunch of 5-star reviews,

and started running paid ads, customers, items, and loan requests started coming in, and we couldn't keep up with the cash flow.

Our retail floor was overflowing, and we couldn't get things sold fast enough. We started listing our products on the local marketplaces to feed the appetites of the local consumers.

Facebook Marketplace was a new concept when we first started listing. Today, every single item we have for sale goes onto the Facebook marketplace. The sales roll in, along with inventory turn.

The great thing about listing your items on local marketplaces is it is pretty much free. People want convenience and immediate results. By providing potential customers with an easy way to find your product and services digitally, and then assuring them that they can pick up or drop off items locally, they will turn to you over national competitors.

There are plenty of systems to connect all the messaging traffic (email, text, web quotes, Facebook Messenger, Instagram, utilizing niche lists, text blasts, and others). I recommend investing in an automated system that helps save you time. Closing one quote a month will pay for the cost of the system.



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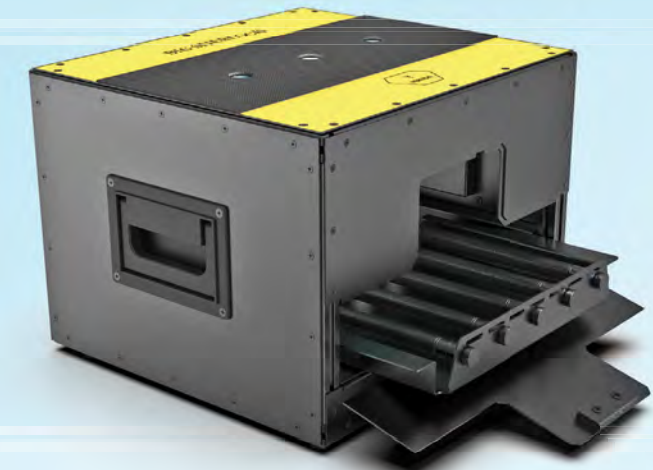
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TECHNOLOGY

CHANGING THE PAWN INDUSTRY

By Jerry Whitehead,
PawnShop Consulting Group, LLC.

As a 2nd generation pawnbroker with close to 50 years in the industry, I have been saying for a long while to our "worldwide" client base, **"the industry is and remains far behind when it comes to utilization of technology."** It is sad because pawnbroking is one of the oldest professions on earth, yet the industry truly remains behind the curve. Adaptation and utilization of the many options before us today that can propel our businesses into the 21st century, and beyond, are moving at a snail's pace.

There is a large percentage of pawnbrokers today who do not use any type of software to manage their businesses. Many have adopted minimal utilization of technology, and yet, many are still using old DOS based software products (or something comparable) and have fallen short as they strive to move the needle of technology forward.

Who would have ever thought Sears, Radio Shack, Kmart, Toys R Us, or many of the other big box retailers would be gone forever? Failure to adapt and change with changing times were the primary cause of these failures. An increasing number of pawnshops are going out of business in the USA.

TECHNOLOGY

With regard to technology, this subject matter can be described in a number of levels - here are a few examples:

- **Advanced pawn shop software options:**
 - ~ Server based
 - ~ Cloud based
- **Multi-channel and online listing options for Inventory - here are a few examples:**
 - ~ Store websites with online inventory
 - ~ eBay
 - ~ Gunbroker or comparable
 - ~ OfferUp
 - ~ Facebook Marketplace
 - ~ BuyA
- Online shopping options for products and services, a very important part of the highly competitive global environment.
- Online and mobile payment options (convenience) for products and services (i.e. technology access to your business).
- Solid Web Presence, branded company websites with web blogging capability (content IS king).
- Social Media - Content and product of all levels on all platforms. With social media, most of these platforms are free, or relatively free, excluding labor costs, internet access, terminal, computers, etc., and like anything else, it has to be worked aggressively. Too many make the mistake of just dabbling in it (social media) versus crushing it.
- Google Reviews - still the largest search engine on the planet, Google reviews are how web pages or businesses are ranked on Google, more reviews, more visibility, more content, keywords, and content equate to better ranking.

Failure to continuously adapt and adopt can lead to extinction. Half of the Fortune 500 companies who were thriving 15 years ago are out of business today.

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TECHNOLOGY CHANGING THE PAWN INDUSTRY CONTINUED

TRAINING

Historically, training options that are, or were, available to the industry have been relatively limited. There are NO universities offering Pawnbroking 101, much less 201 and 301 that would lead into advanced operations and/or large multi-store operational systems and techniques. Most training is limited to using a consulting firm or individual. Options are limited for those who possess the knowledge or skills to navigate the complex waters of operating pawnshops successfully in today's highly competitive environment.

Some of the software companies have been improving their training support and better instructing how to properly utilize their platforms, or better integrate them, into pawn businesses. In general, it does seem that the technology companies often fall short of understanding some of the complexities of live pawn operations VS technology. They tend to fall short, in some cases, in providing deliverables in ways the operators can jump in, set up, and feel ready to roll with proper training and preparation.

Pawnbrokers, or those wanting to migrate into the industry, in some cases, can rely on trade associations. As an example, the National Pawnbrokers Association has offered various types of training and certification programs over their 30+ year history and is constantly improving their platform for entry level pawn folks.

Participation at trade shows on a local level and at the national level can also be an opportunity to take advantage of educational programs provided at many of these types of events.

Over the past 30 years or so, there have been numerous groups attempting to offer a range of online and in-store training systems that have come and gone. The list of potential online training opportunities remain very narrow in the pawn industry.

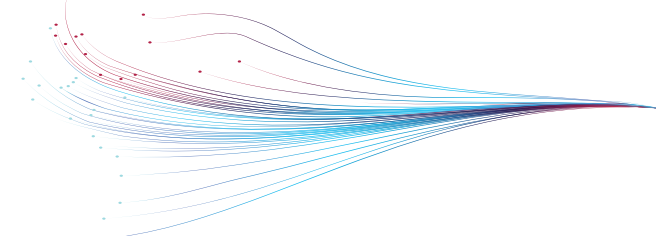
In the end, operating a smart, intelligent, progressive pawn business takes not only constant training and updated technology, but also the will to continuously progress and improve whatever it is your doing every day.

Public money came into the space in a big way almost 40 years ago. Many of us saw this change the industry forever with large corporate, multi-national pawn companies arising from large capital investments made by banks, investors, and institutional money.

Success is built on constant innovation and improving whatever it is you do every single day. Seek out the best of the best! Investments in technology, training, or consultants are nothing but investments into your business.

Participating in and being members of industry specific trade associations is also very important. These investments help to insure that we can remain in business. The National Pawnbrokers Association does a lot of work to protect our interest as an industry.

Ideally, the more investment of time, technology, and training that can be done, the more we can help to ensure the overall success and continued growth for those who seek and earn it!



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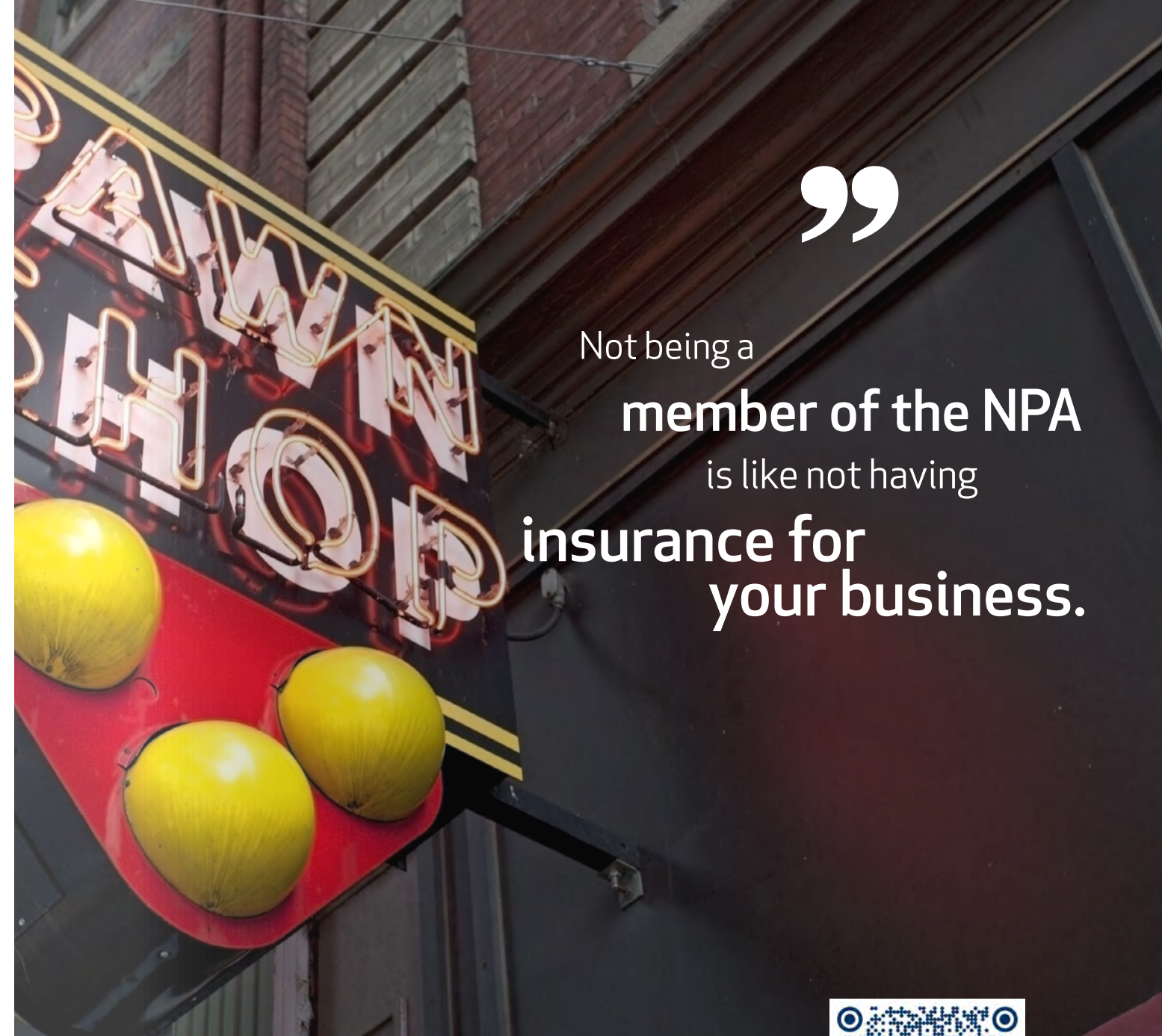
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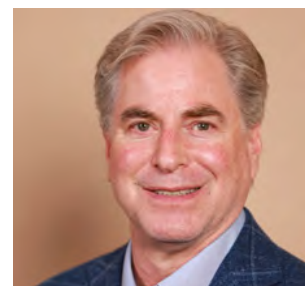
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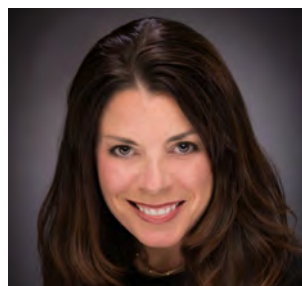
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STATE ASSOCIATIONS UPDATE

COLORADO

Steven Adsit, President of the Colorado Pawnbrokers Association

Colorado is still working on creating a full contact list for all state pawnbrokers. We would love some help! Contact Steven if you are able: stores.35@mimi-corp.com.

GEORGIA

Lisa Little, President of the Georgia Pawnbrokers Association

The Georgia Pawnbrokers Association membership is growing! We've added both pawnshops and Industry Partners to our pawn family. We made personal visits and calls to non-member shops and had our first in-person meeting at the Dixie Pawnbrokers Convention. Our GPA Facebook Forum is about to hit 100 members! We look forward to reaching out to new members of our Georgia upper and lower houses after the election.

ILLINOIS

Kelly Swisher, President of the Illinois Pawnbrokers Association

Nothing new to report. As I write this, we are in the last few weeks of the midterm election cycle. I do not expect any huge changes for our state. We do, however, need to introduce ourselves to any new incoming lawmakers. If you have supported someone (even if you didn't) that has now won a seat, this is the perfect time to reach out to congratulate them and get them into your shop. I know you must think I sound like a broken record, always talking about getting lawmakers into your shop. Trust me, I don't do it because I'm bored, I do it because if you care about our industry this is the only way we can educate the lawmakers that ultimately hold our fate in their votes. I hope all of you at least try.

LOUISIANA

Jeremy Powell, President of the Louisiana Pawnbrokers Association

We had an awesome turn out at the Dixie convention. It was a great time with tons of knowledge being shared. We always look forward to a great Labor Day weekend at the beach with fun and learning. In our last meeting at Dixie, we agreed it was time to update our website for the state association. We have begun that process to make it a more informative and user-friendly site, with the goal for it to act as a tool to help members pay their dues and update their contact information. If you are not a member of the Louisiana Pawnbrokers Association, we encourage you to talk to us today: Jeremy@bjpawm.net.

MISSISSIPPI

Nick Fulton, President of the Mississippi Pawnbrokers Association

The Mississippi Pawnbrokers Association has been very busy since the Dixie show. We launched our new website which was developed with the assistance of Mike Doyle of PawnMate and Cyndee Harrison and Erika Brooks of The Pawnbroker Network. It was a years' worth of collaboration from the above mentioned, as well as numerous video contributors and board members. It was presented to members during the Dixie Pawnbrokers Convention and is now up and running providing training and Continuing Education for all our members in good standing.

In years past, we always considered our association strictly a buffer between the legislative bodies and the pawn industry. This is no longer the case. Another benefit was announced as the association joined up with the NSSF (National Shooting Sports Foundation) to provide even more training to those pawnshops who deal in firearms. With the ever-changing FFL laws, we wanted to provide our members with another tool to be successful in the industry.

The association is working with several legislators to support a bill which would alleviate taxes on sales of gold, platinum, and silver coins and bullion. Many other states already do not require taxes on these sales. What makes this most interesting is that the legislators came

to us ask for our support. This is a fine example of what grass roots politics is all about. Get to know your legislators today. It's best to be proactive as opposed to reactive. If you have time, please check out the new site: www.mspawnbrokers.org.

OREGON

Beth Anundi, President of the Oregon Pawnbrokers Association

The Oregon Pawnbroker Association has some exciting new things happening in the next few months. We are hosting Monthly Member Zoom Meetings open to all Oregon pawnbrokers through the end of the year. They start with a short 10-minute educational piece from our OPA sponsors, followed by a question and answer portion, and conclude with updates regarding pawn in our state.

Starting in January, they will be open to Members Only. On November 8th, we will be closely watching Ballot Measure 114 which will require persons to take a class in order to obtain a permit to own a firearm and a ban on mags of more than 10 rounds. This is of great concern for both pawn customers and gun advocates. OPA is working on how this will look in the future if it passes; if you are not part of OPA and want to be part of the conversation and solution, we encourage you to become a member by heading to our website: oregonpawnbrokerassociation.com/membership.

Additionally, you can also sign up there to receive our new bi-weekly membership emails to stay well informed. Please consider joining us for the first ever PNW Pawn Conference to be held in conjunction with the Washington State Pawn Association on April 14-16 in Lake Chelan, Washington. Oregon's Annual Pawn Meeting will be held on Sunday, April 16, 2023. Please contact Beth Anundi, OPA President at beth@cappawn.com or Janelle Morehart, WSPA President at janellem1919@gmail.com for further information.

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High Tech High Touch

4 Ways to Manage the Touchpoints

By Mark Campanale
NPA Creative Director

Running a business without marketing and advertising is like winking at a crowd in the dark; you know what you're doing, but no one else does.

IT HAS BEEN SAID THAT IT TAKES 21 ACTIONS TO FORM A HABIT.

I remember my favorite Communications class in college, when my professor showed us the anatomy of a habit. We all had waste paper baskets aside our desks. He asked us to move the baskets to our non-favored side. **That was it - for us.** He then took data on how long during a 4-week period it took each student to habitually discard paper in the off-set basket. The results? It took an average of 18 times before the students used the basket **NATURALLY.**

Let's look at this from a marketing perspective: First, the consumer never notices an ad on the first encounter. The next time, they notice at the company name. After that, they look at the price, scan the ad, consult others, compare with other products, read reviews, etc. - **BEFORE** they even decide to buy.

With so much technological noise and mediums to receive advertisements, how do business owners strategically plan their campaigns so that they yield an ROI?

MANAGING THE TOUCHPOINTS



1. NO ONE WANTS TO BE SOLD TO. We need to carefully nurture each prospect by creating a solution to their problem (or one they didn't know they had). You're an expert in your business - share your expertise!

2. MIX UP YOUR MEDIA. We're all so quick to fire off an email these days without taking into consideration that it could be looked at as SPAM. Traditional mediums are a great way to boost your visibility! Postcards, posters in your windows, even a sandwich board - remember, the consumer doesn't see your ad during the first go around; following up with traditional media can increase the chances of brand recognition, and also as support for your digital marketing.

3. CONNECT WITH YOUR AUDIENCE. While you are solving problems, why not personalize the message? All email services provide tags for you to send to multiple people and address your customers by their first name. Several online businesses have made it cost effective to print and mail personalized advertisements.

4. RE-NURTURE. You've offered your expertise to solve a problem, you've made a connection, a purchase has been made. Even though you've made the sale, the relationship with the customer doesn't (shouldn't) end. Build campaigns around those purchases - invite them to in-store special events, offer an incentive to refer your business, ask for a review on Google with a chance to win a gift card.

The takeaway:

Just because you sent an email and didn't make a sale doesn't mean that it's not working. It means it needs support from other mediums like postcards, targeted google ads, posters, etc. Be the expert you are and be the solution to your consumer's problems, because they are the ones who are going to refer your business to others.

PawnTrain & Pawn Shop Consulting Group

work together to bring you the most advanced, in depth, thorough, Pawn Shop training.



We Train your Pawn Team From new Pawnbroker to the tenured Pawnbroker, Manager, or Owner.

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www.PawnShopConsultingGroup.com



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Jerry@PawnShopConsultingGroup.com

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Alan@PawnTrain.com

904-343-9867

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For more information and sponsorship opportunities: PawnExpo.com



Overheard on

NPACONNECT

Members helping members is a hallmark of the NPAConnect experience. Trusted, knowledgeable peers answer questions or provide info like these recent posts. To find the answers, log into NPAConnect.

Pawn rules for Google ads

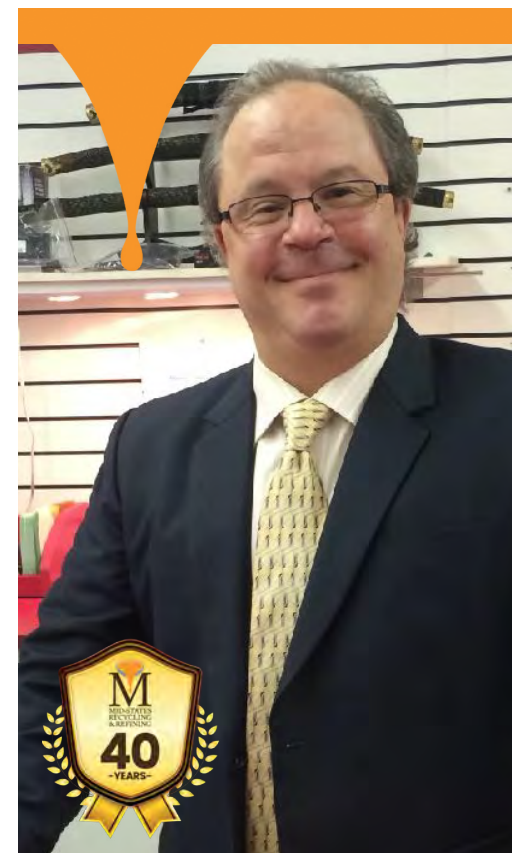
For those wondering, here are the Google Ad rules for loans. Though our industry is non-recourse and many have very low rates, it's rather difficult to promote the collateral side of our business within the parameters of Google. MLA loans are even too high to list or even loans under 3% when service charges put them over the 36% APR mark.

New NICS checks for 18-20 year olds

I am looking for comments on how shops are going to handle the extended delayed period for 18-20yr old pawn and purchase customers. Signage, explanations up front, etc.

Firearms on Social Media

For those of you that sell guns, does simply changing the category of your business page on facebook/meta to a "gun store" rather than "pawn shop" allow you to post firearms without having them removed for violating community standards? Have any of you changed your category to gun store and still get ads rejected? Their policies clearly state that gun stores are allowed to engage in firearms sales, just wondering what sort of experience some of you have had. I've had some posts rejected and some not, but I've found it impossible to chat with an actual person at Meta to get clarity. I'm restricted from posting or commenting on my business page for 24 hours now due to "multiple violations". Frustrating, to say the least.



RESPECT



We've been using Mid-States Recycling for almost 30 years. Since 1993, Jack Brown and his awesome team have been our trusted source for all our refining and precious metal needs. I've personally toured Mid-States' facilities and watched our gold scrap lot being melted and processed. It was an eye-opening experience to see their operation in person.

Perry Lewin | Decatur Jewelry & Pawn | Decatur, IL

For 40 years, Mid-States has taken great pride in maintaining the highest standards of honest, ethical practice. Corrected fire assay performed by an expert Chemist. Providing a customer sample upon request with every melt. Complete transparency with full access to witness the weighing, melting, and sampling of your precious metal materials.

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PawnMaster



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PawnMaster Classic has been evolving and growing since 1988. With regular updates and over 200 installed reports all under your own roof, PawnMaster Classic gives you the most control over your data the industry has to offer.

Get more than just pawn software

- Data protection with DigiShield
- Credit Card Processing for all your needs
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- Eforo, advanced eCommerce management

Technology **SHOWCASE**

As a pawnbroker looking to stay competitive, technology can improve both the customer and employee experience, offer business intel to help you make informed decisions, and protect your business from liabilities. We are pleased to share with you different types of technology solutions from participating NPA Industry Partners. Be sure to visit their websites for more information!

Support the vendors that support the NPA and the pawn industry! These highly qualified NPA Industry Partners offer expertise and specialize in all things pawn.

Use the QR code to visit the NPA Marketplace for a full category listing of all Industry Partners offering products and services to support your pawn business.

Technology Showcase Index

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Bravo Store Systems is the first all-in-one software provider for 1,500 pawnshops, natively integrating operations in one centralized system, including Point of Sale, eCommerce, mobile apps, a built-in hard goods estimator, text messaging, payment processing, deep reporting, E4473, Cloud Storage, 3310's and A&D book.

THE PROBLEMS WE SOLVE

Bravo helps pawnbrokers save time and make more money. Running a business with Bravo means no more time-consuming manual work and duplicate entry. All daily tasks, customer interactions, 4473's, text messaging, eCommerce sales, accounting and financial operations and reporting are performed and managed through a single, integrated platform.

Pawnbrokers who use Bravo experience increased loan balances and make more on every buy, sell and trade with powerful tools to evaluate items that come across the counter. Customers can easily sell online with the push of a button and tackle mobile marketing easily. All in one system.

UNIQUE SOLUTIONS WE OFFER

Bravo knows pawn better than any other provider in the industry. We are borne out of five generations of pawnbrokers who recognized the gross inadequacy of software for pawn, and did something about it. We don't just develop software, we provide end-to-end solutions for pawn businesses of all sizes.

Bravo equips customers with products to create superior employee and customer

experiences, make data-driven business decisions, operate efficiently, compete effectively and improve bottom-line results.

Customers can say goodbye to time-consuming manual work, duplicate entries, ATF violations caused by human error and blind spots. That's the power of Bravo.

OUR PRODUCTS AND WHAT THEY DO

Bravo Point of Sale offers a single platform to run every aspect of a pawnshop. New and used goods, in-store and online sales, guaranteed compliance – all in one place. The POS has built-in estimators, condition rating and pricing guides that drive maximum ROI for every loan, buy/sell, trade and consignment.

MobilePawn - a mobile app that allows pawn consumers to initiate loans remotely, make loan & layaway payments, shop inventory, chat and more.

E4473 & Cloud Storage - E4473 is the first 360° digital solution for FFLs. E4473 integrates with Bravo POS, putting an end to manual work, duplicate entries, and human error. Cloud Storage eliminates paper 4473 forms and stores them in the cloud—making traces and audits faster than ever before.



BRAVO STORE SYSTEMS | BRAVOSTORESISTEMS.COM | HELLO@BRAVOSTORESISTEMS.COM | (888) 407-6287

Data Age Business Systems has provided robust management technologies focused on developing industry-leading transaction software solutions for 34 years. Servicing lending, buy/sell, check-cashing, and other retail environments, Data Age enables businesses to scale their organization, deliver friendly customer service, capture data quickly, mitigate risk, manage employee challenges, and drive profitability.

THE PROBLEMS WE SOLVE

All Data Age products provide robust reporting capabilities, add-on modules aimed at increasing profitability while simplifying the transaction process, marketing processes, customer engagement and CRM abilities, all with speed of transaction in mind. Simply put, we provide pawnbrokers tools to manage their inventory, track sales and layaways, track employee movements within the system, handle firearm sales with a built-in gun log, and full ATF compliance reporting.

Our analysis report alone can compare each employee to the store average to control theft, lack of training, and other metrics. Text messaging allows remote payment and full customer engagement with automatic payment and forfeit notices. Integrated Credit Card Processing allows one vendor to be used over all of our platforms, providing our brokers with ease of transactions.

UNIQUE SOLUTIONS WE OFFER

Being the only dual platform provider in the industry with our Classic on-premises solution, or our Ignite Cloud-based solution, we truly give the business owner a choice in the way they do business.

We offer a POS inventory management system with reporting that sets us apart from our competitors. With over 30 years of experience and evolution, our platforms provide over 30 years' worth of knowledge and value to each customer.

With fully customizable platforms, no two are exactly alike, and give the business owner all the tools needed to be compliant with state and local laws while managing the business with ease, as well as offering many add-on modules to maximize profitability and bring structure to many processes such as item replacement.

OUR PRODUCTS AND WHAT THEY DO

PawnMaster- Flexible, expandable pawn software that allows tracking of pawns, loan management, inventory monitoring and more.

PawnMaster Ignite- A stable, secure, Microsoft Azure hosted, cloud-based solution with all the features of our Classic product, and state of the art functionality.

CheckMaster- Streamlines operations, minimizes transaction times, reduces risk and grows revenue in check cashing businesses.

AdvanceMaster- Secure software provides payday and installment loan businesses with a flexible platform on which to operate and grow.

Buy/Sell Plus- A robust POS platform for gold buyers, gun buyers, cell phone repair shops and second-hand dealers.

Buy/Sell Ignite- A state-of-the-art cloud-based buy and sell POS inventory management system specifically designed for the industry.

Digi-Shield- Reliable, secure, off-site data storage backs up your information, protecting you from catastrophic events.



DATA AGE BUSINESS SYSTEMS | PAWNMASTER.COM | NPA@DATAAGE.COM | (727) 732-4553

Entrupy is a SaaS company whose patented, proprietary, AI-driven solutions for physical product identification and verification, such as luxury product authentication, sneaker authentication and product fingerprinting, add security and protect transactions at retail and resale.

THE PROBLEMS WE SOLVE

Entrupy's authentication solutions instill the trust that will enable resale to grow and thrive. More accurate and consistent than current, almost-entirely manual, methods of determining if an item is real, these solutions are easy to implement and use, anywhere and anytime.

The results are received almost instantly. Accuracy is nearly 100%, and the company backs its findings with the Entrupy Certificate of Authenticity and a financial guarantee.

UNIQUE SOLUTIONS WE OFFER

Entrupy's AI-powered solutions enable businesses to make 100% objective decisions regarding product authenticity. Created by data scientists and battle hardened through multiple years of research, these solutions are in use by hundreds of businesses large and small including brands, retailers, governments, online marketplaces and resellers.

Entrupy's solutions are infinitely more secure and scalable than manual solutions, while also being easy to implement and use. With nearly 100% accuracy and being backed by a financial guarantee that protects against any potential losses due to errant results, Entrupy protects both buyers and sellers from inadvertently transacting in counterfeit products.

OUR PRODUCTS AND WHAT THEY DO

Luxury Authentication: The world's first entirely objective, AI-driven technology for certifying the authenticity of frequently counterfeited luxury products.

Sneaker Authentication: Scientifically proven technology that certifies the authenticity of top styles to add trust and security in the fast-growing, high stakes sneaker trade.

"I see nothing like Entrupy in the marketplace today and I believe Entrupy is here to stay." - Max Pawn, Michael Mack Owner



ENTRUPY | ENTRUPY.COM | SALES@ENTRUPY.COM | (888) 368-7879

PawnMate is one of the Most Complete Cloud-based Pawnshop Software Platforms on the Planet that brings feature-rich technology at a price you can afford. Trusted by Pawnshops across the USA, Canada, Mexico and Europe. We help you streamline and automate your pawnshop so you save time and money.

THE PROBLEMS WE SOLVE

We're a technology-based solutions provider. We find that each store has unique problems that we help solve. You come to us when you want leading software for your store at a reasonable price packed with features you can use.

You'll experience fun, fast, and easy-to-learn software that you'll enjoy with access while on the road, at an event, or just in the comfort of your home.

By default, PawnMate comes with a full-feature set without paying for every little add-on, allowing you to allocate more money to the things that matter most at your store. Offering a true omnichannel selling experience in top marketplaces, including Facebook, Google, and more, without worrying about fraud or chargebacks, extra work, or paying a fee for selling.

UNIQUE SOLUTIONS WE OFFER

You're unique, so customize your software how you like.

Save time on repetitive transactions and workflows that you and your staff do every day so you can do it faster with less work on a single screen.

Drive new customers in-store and transform existing customer relationships with your automated marketing communication center.

Access on-demand reporting and integrations with leading-edge accounting solutions to make your life easier.

Effortlessly post inventory over the web faster with just a few clicks, save time, reach more people and increase your revenue on your own branded store, marketplaces, Facebook, and Google.

Powerful protection in-store and online with surveillance video, fraud, and chargeback protection.

Accept payments online for pawn and layaway transactions 24/7.

Feel secure and compliant with our electronic 4473.

OUR PRODUCTS AND WHAT THEY DO

PawnMate Platform, our flagship POS platform, seamlessly manages and integrates your in-store and online business. Allowing you to save time and make more money...faster!

FastPawn is our online payment portal that accepts pawn and layaway payments, easily allows the customer to browse your online inventory, create customized customer want lists, and more.



PAWNMATE INC. | PAWNMATE.COM | MIKE@PAWNMATE.COM | (866) 241-8885

Thermo Fisher Scientific is the world leader in serving science. Our mission is to make the world healthier, cleaner and safer. Thermo Scientific™ Niton™ handheld XRF analyzers bring lab-quality analysis to the field and solve complex analytical challenges instantly, keeping you and your team profitable and protected.

THE PROBLEMS WE SOLVE

Thermo Fisher Scientific provides innovative solutions for the world's precious metals industries. With applications that span the lifecycle of precious metals - from refining to trading - we provide a broad range of products and services.

By helping our customers solve complex analytical challenges, Thermo Scientific™ Niton™ portable x-ray fluorescence (XRF) analyzers bring the lab directly to you. In the precious metals industry, professionals require top confidence in material analysis. Niton XRF analyzers offer fast, accurate, non-destructive precious metals analysis to ensure confident decision-making.

UNIQUE SOLUTIONS WE OFFER

For buyers of scrap gold jewelry, gold-plated pieces can present a significant challenge. The Thermo Scientific™ AuDIT™ proprietary and patented software feature is only available on Niton XRF analyzers. Our AuDIT software:

- Alerts the user when a gold plating of up to 8µm is detected or suspected
- Warns the user on low-carat and non-standard carat
- Identifies the presence of nickel (Ni) generally used in gold plating

Our AuDIT technology detects plating for any non-gold substrate, such as Vermeil (gold-plated silver), copper alloys, steel, tungsten, etc., working beyond typical limitations.

OUR PRODUCTS AND WHAT THEY DO

The Thermo Scientific™ Niton™ XL2 XRF Precious Metal Analyzer provides a fast, accurate, and most importantly, nondestructive method to test the purity and chemistry of all precious metals. The Niton XL2 XRF Precious Metal Analyzer quickly detects gold plating and counterfeit gold and gives you the exact elemental composition of jewelry and coins so you can be sure of the value of the precious metals you buy and sell.

The Thermo Scientific™ Niton™ DXL Precious Metal Analyzer is designed specifically for countertop use in retail environments. The Niton DXL analyzer, equipped with the Thermo Scientific™ AuDIT™ gold-plating detection technology, delivers fast, reliable results for gold testing and metal analysis with just the push of a button.



Yehuda founder Zvi Yehuda introduced his first innovation in the diamond industry in 1953, at just 16. His pioneering spirit and ongoing passion for innovation led to numerous inventions that have changed the face of the trade, and even the face of diamonds themselves.

In 1982 Zvi Yehuda invented the Yehuda Clarity Enhancement process for diamonds, debuting them in the US in 1988. In 2017, the company introduced the Sherlock Holmes detector for Lab Grown Diamonds.

THE PROBLEMS WE SOLVE

You take in diamonds and jewelry on a daily basis. Prices of lab grown diamonds are almost 1/10 of comparable natural diamonds. Lab grown diamonds look identical to natural diamonds.

You cannot detect whether a diamond is natural or lab grown without a detector. If you take in a lab grown diamond thinking it is a natural diamond, you will lose up to 90% of the value

With the Yehuda detectors you are fully protected. Using it will prevent you from being victimized and losing money.

UNIQUE SOLUTIONS WE OFFER

Yehuda has just come out with a new line of detectors.

Utilizing four years of experience and, 100% detection rate (as determined by the Assure project), we took feedback from our customers to innovate competitively and reveal a new line of detectors that are easy to work with, and will fit your needs and budget.

As a matter of fact, a key new feature is the ability to use your personal phone. You will use your own phone with the detector and get the results on your own screen...

OUR PRODUCTS AND WHAT THEY DO

The Dr. Watson - small, portable, rechargeable, cable-less device that can be used anywhere. Using your own phone to get results, it can check 8 rings or about 50 carats of loose diamonds at a time. It uses the same detection device determined by the Assure project to detect 100% of all lab grown diamonds. The price is \$2,795 plus \$25 shipping plus tax.

The Sherlock Holmes 4.0 - midsize detector. Using your own phone, can check up to 27 rings and up to 250 carats of loose diamonds, bracelets and medium size jewelry pieces at a time. It uses the same detection device determined by the Assure project to detect 100% of all lab grown diamonds. The price is \$6,745 plus \$100 shipping plus tax.

The Big Sherlock - checks up to 108 rings at a time, plus very large jewelry pieces and hundreds of carats of loose diamonds. We supply a tablet to go with the Big Sherlock and you can also use your own phone. The price is \$19,995 plus \$500 shipping plus tax.

There is a \$10 per month charge for keeping the app up to-date and storing your test results to the cloud.

All three detectors can be used with as many phones/users as you wish, are easy to work with, and save the results to the cloud to easily share results.



UPCOMING events

Below is a list of events that celebrate the pawn industry. While we are happy to promote these events, please note the National Pawnbrokers Association does not produce all events.

APRIL
17-18
2023



NPA Legislative Conference & Board Meeting
Washington, DC

July
17-20
2023



Pawn Expo 23
Atlanta, GA

MARCH
12-15
2023



Elevate Conference
Vail, CO

APRIL
14-16
2023



Pacific Northwest Pawnbrokers Conference
Lake Chelan, WA

MARCH APRIL
30-02
2023



2023 TAP Expo & Convention
Dallas, TX

April
29-30
2023



CAPA 7th Annual Northern California Spring Conference
Olympic Valley, CA

May
20-22
2023



Midwest Pawnbrokers Convention
Louisville, KY

Sept
04-06
2023



Dixie Pawnbrokers Convention
Perdido Beach Resort, AL



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from 20 categories
Access NPA member-only deals
Learn from pawn industry experts



Visit NPAMarketplace.biz today



Trusted Industry Partners

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GunBroker.com
Guns.com
Hicks Incorporated
NSSF
MKS Supply
Premiere Firearms LLC.

AUCTIONS/RESELLER

Heritage Auctions
Max Pawn Luxury
PropertyRoom.com
Rapaport Diamond Auctions

AUTHENTICATION/DETECTION

Entrupy
JAGI Lab
Thermo Fisher Scientific
Watch Certification Services of America

BANKING/FINANCE/PAYMENT PROCESSING

C2Cexchange
Electronic Transfer, Inc.
FlexShopper LLC.
Fortis Payment Systems LLC.
Pawnbroker Financing
Stallcup Group Inc., Exit-Strategy
Consulting

COIN/WATCH BUYERS & SELLERS

Times Past and The Vintage Contessa

COMPUTER SERVICES & SOFTWARE

Bravo Store Systems LLC.
Data Age/PawnMaster
P2M.ai
PawnMate Inc.
Podium
Text Request
Whatnot

DIAMOND BUYERS/SELLERS

Aarav Diamond Inc.
Aaria, Inc.
Abc Diamond Buyer
Adamas
Atish Diamonds LLC.
Bluestone Trading Co. Inc
Craft Lab-Grown Diamonds
DiaTrendz
Di-Moksh Diam, Inc.

FCP Diamonds, Inc.
Jebel Gems Inc/Shri Diamond Inc.
Jewelry Group
Midsouth PM
Padmavati Exports Inc.
Palak Diam Inc.
Polygon
RK Kalati Company
Rock & Divine
S Padmavati Exports
SimplexDiam Inc
Solitaire NY
Sparkle & Dazzle LLC.
StarDimon, Inc.
SunDiam, Inc.
USA Trade Inc.

EDUCATION/TRAINING/CONSULTING

AML Gurus
Gemological Institute of America(GIA)
Pawn Leaders
PawnTrain LLC./PawnShop
Consulting Group, LLC.

HR/INSURANCE/HEALTHCARE

Jewelers Mutual Group/
Wexler Insurance Agency
Marshall & Sterling, Inc.
McLarens
Pi Force, LLC.
Union Life & Casualty Insurance Agency

JEWELRY BUYERS/SELLERS

Brilliant Elements
Global Liquidators
Heera Moti NY
Midwest Closeouts
myGemma
Nikos Jewelry Inc.
Nisha Design Inc.
Perfect Jewelry LLC.
Truth Jewel Inc.

JEWELRY TECHNOLOGY

GemLightBox
Gemological Institute of America(GIA)
TextMeChat
Yehuda Company

JEWELRY TOOLS/COMPONENTS

JOOTTOOL by Anie
Kassoy LLC.

MARKETING/MEDIA/ADVERTISING

The Pawnbroker Network
Today's Pawnbroker Magazine
Trimble Digital

PRINTING/PROMOTIONS

Burrell Printing Co. Inc.

PRODUCT WHOLESALERS/DEALERS

Classic of NY
Edgewater Jewelry Group
Fleek
LePrix Wholesale
M&M Merchandisers
Mandel Distributors
Marque Luxury
MIRC, LLC.
SMS Electronics, LLC.
Stuller, Inc.
Upstate Coin & Gold

REFINING

AAA Precious Metals Inc.
David H. Fell & Co.
Dillon Gage Metals
Elemetal Direct
Garfield Refining
General Refining Corp.
Hi-Tech PMR
Jack Hunt Coin Broker, Inc.
Manhattan Gold & Silver
Mid-States Recycling & Refining
Noble Metal Refining
Noble Metal Services, Inc.
Pease & Curren Inc.
Precious Metal Refining Services
United Precious Metal Refining
US Metals, LLC.
Williams Gold & Silver LLC.

RETAIL/SUPPTORT TECHNOLOGY

Chronotize
GiftCash Inc.

STORE DESIGN/EQUIPMENT

Advance Displays
Rack'Em/Horizon Mfg
Thermo Fisher Scientific
Jahabow

STORE SECURITY

Eyson Digital, LLC.
Retail Security Services
Rolland Solutions
Social Safe Company



**PEOPLE
of
PAWN**
#PawnStrong

What customer behavior aggravates you the most?

The majority of pawn clients aren't exactly excited about their need for a loan. As a team, we understand this and try our best to help where we can. We offer free online financial education courses by Dave Ramsey for those who are genuinely interested in learning more about debt. Despite trying our best, we're sometimes not held in the best light by our clients, regulators and elected officials, which can be aggravating.

What customer behavior brings you joy?

Clients who bring their small children with them. I love making them smile.

What is the weirdest thing you have ever written a loan for?

I've had a full set of gold teeth slide across the counter while the customer beamed an expectant look of "Come on, let's make a deal."

What career would you pick if you were not in pawn?

It's hard to say because of my current role's uniqueness. I get the opportunity to meet officials at every level of government and conduct business at every level of our company, all while making lasting friendships. My position involves more than I anticipated, and I enjoy it. If I picked another career, it would have to be as exciting as what I'm doing now, which is hard to beat.

Where do you see yourself in 10 years?

Chasing children of my own around the store and at the office.

Do you want your children to follow in your footsteps?

I want my future children to use their God-given talents selflessly. Whether that means walking in my footsteps in the pawn industry or taking another path meant for them, either is absolutely fine with me.

What college degree would be great to have to work in pawn?

A college education doesn't hurt, but with it, you'll still have to invest time consistently in areas that require experience. From what I've seen in the pawn industry, the best brokers, with or without degrees, learn quickly what they're good at and work diligently on what they're not.

What is the one piece of advice to anyone considering the pawn industry?

From the clients who frequent your business to the personnel who take care of them, always show great appreciation for both.



**Josiah
Ware**

Josiah Ware is the Vice President of American Pawn and Jewelry, Inc. / Pawn Superstore in Garland, Texas. He serves on the NPA Young Professional Committee.

How did you get started in pawn?

I was introduced to the pawn industry by Morgan Jones, CEO of Pawn Superstore, and the stepfather of my best friend. Morgan offered me an opportunity to learn about the industry and to use my experience in accounting, sales and marketing to improve various aspects of the business. As a result, I'm blessed and fortunate to be part of the APJ Family.

What is the number one pawn skill you have?

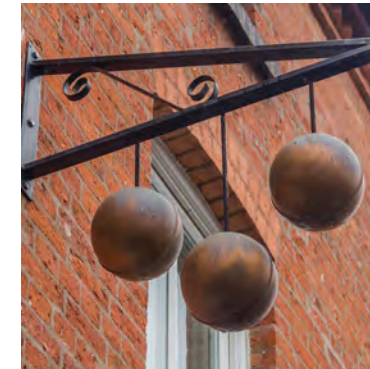
The ability to relate to a wide variety of people and to appreciate their respective backgrounds.

What pawn talent do you wish you had?

I'm privileged to work with several pawn veterans with 10-20 years of experience. I wish I had their vast wealth of experience, but that only comes with time.



All-in-one business solutions made easy



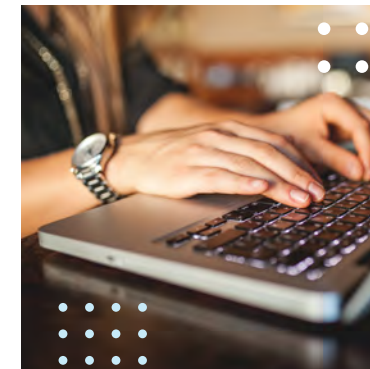
PAWNBROKERS INSURANCE

Protect your business with comprehensive coverage.

Wexler Insurance Agency's **all-in-one** Pawnbroker's Package Policy is designed specifically for pawnbrokers like you.

Pawnbrokers have exclusive access to **Workers Compensation** coverage to protect your business and employees.

Have the flexibility you need to build your policy and coverage around your business needs.



THE ZING® MARKETPLACE

Access tools to maximize your business potential.

Access products from Jewelers Mutual® Group and other industry leaders in an easy-to-use, **all-in-one** dashboard.

The Zing marketplace will empower you to make smart business decisions and create a seamless customer experience.

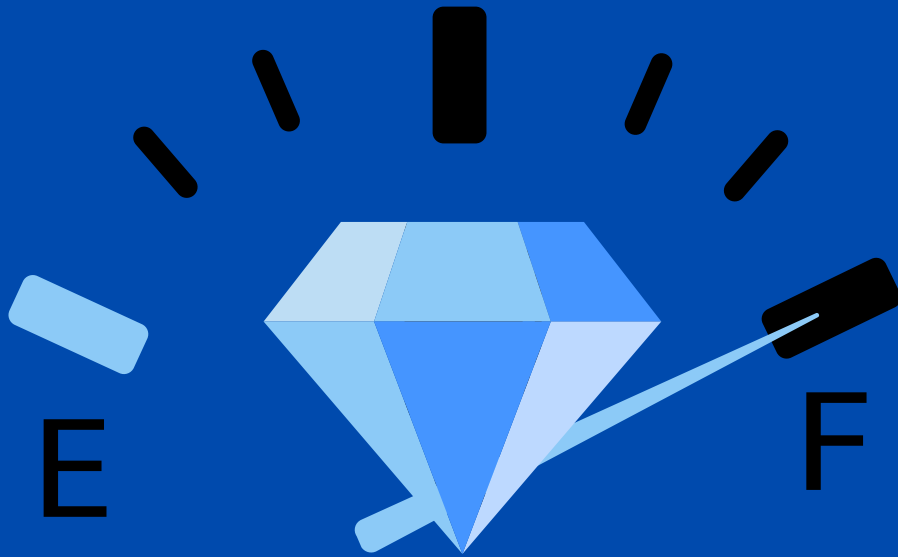
WexlerInsurance.com/Pawnbrokers

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