



Thursday, July 16th at 12:00 p.m. ET/11:00 a.m. CT

Stephens is hosting a conference call for institutional investors with America's Car-Mart's CEO (Jeff Williams) and CFO (Vickie Judy). America's Car-Mart operates 145 used car dealerships in the Southeast and Midwest U.S. and finances the sale of its cars. Car-Mart's primary customer is in the subprime credit spectrum with an average retail sales price of \$11,750.

About Featured Speakers Jeff Williams & Vickie Judy



Jeff Williams is the President and CEO of America's Car-Mart. Mr. Williams has been with America's Car-Mart since 2005, and was the CFO prior to becoming the CEO in 2018.

Vickie Judy is the CFO of America's Car-Mart. Ms. Judy has been with America's Car-Mart since 2010, and was VP of Accounting and Director of Financial Reporting before becoming CFO in 2018.

Conference call date and time subject to change. To join the call or to obtain more information, please contact your Stephens sales representative.

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Topics of Discussion

- Provide an update on car sales and financing, customer demand and payment activity.
- What are expectations for the next several weeks, when unemployment benefits end?
- Provide a retrospective and prospective on dealerships, auction houses, etc across the auto chain.
- How has used car prices, particularly recent strength, impacted the Car-Mart business and customer demand? How is credit affected?
- How has competition been? Does Car-Mart find other lenders tightening? Is Car-Mart tightening?

Conference Call Host

Vincent Caintic, CFA
Managing Director
Specialty Finance
(212) 891-1715
vincent.caintic@stephens.com

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f in 800-643-9691

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STEPHENS INC., 111 CENTER STREET, LITTLE ROCK, AR 72201

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