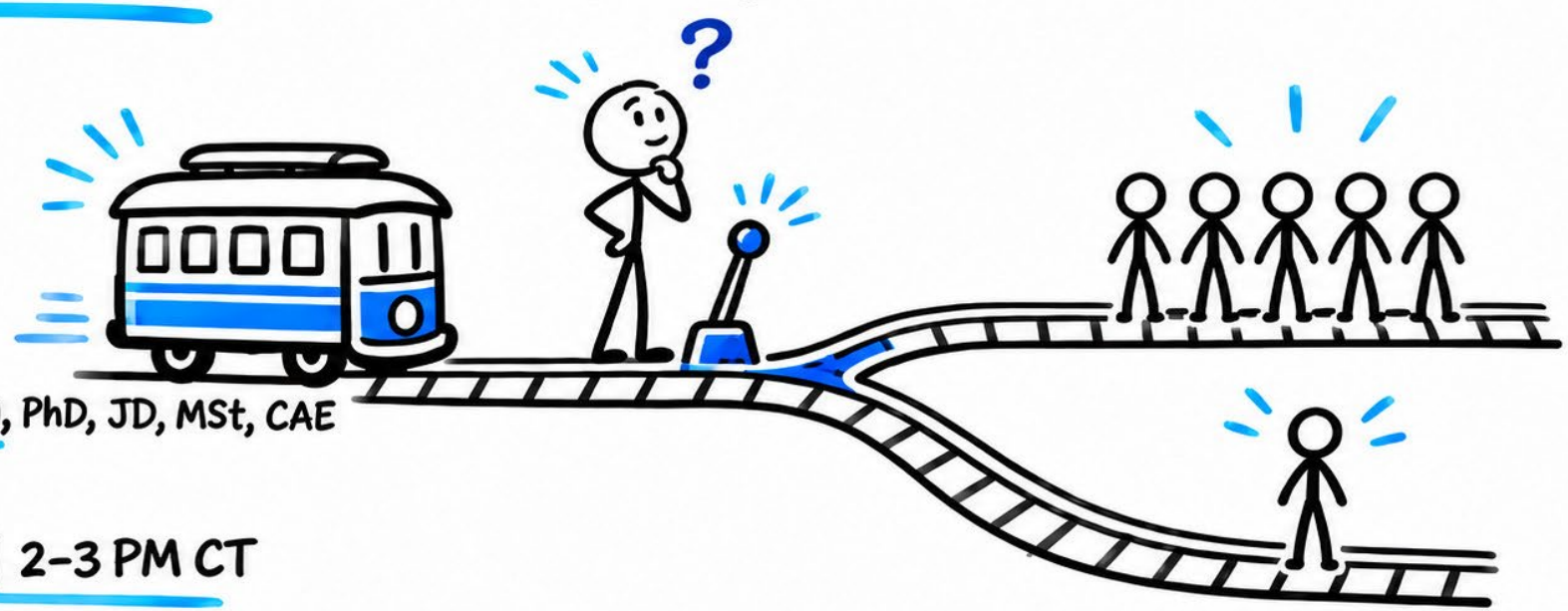
APRO WEBINAR

Ethics-Maxxing

A Framework for Everyday RTO Decisions



Charles Smitherman, PhD, JD, MSt, CAE
APRO CEO

November 19, 2026 | 2–3 PM CT

Today's Speaker



Charles Smitherman

CEO, Association of Professional Rental Organizations (APRO)
PhD, JD, MSt, CAE

Charles has led APRO since 2023 with a focus on dignity-centered commerce and ethical leadership in the rent-to-own industry. He is co-author of *The RTO Revolution* and writes *The RTO Insight Review* blog. An ultra-runner and open water swimmer, he views leadership as helping people become their best selves.

A copy of today's presentation will be available on APRO's website under Educational Resources.

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Stay With Us Until the End!

We'll share a brief survey at the end of today's session.

Complete it to earn credit for this session. Your participation counts towards future certification levels and potential rewards!

Have your phone ready, the QR code will be on screen before we wrap up.

Get Involved: Join the Ripple Crew



APRO's volunteer crew. Good grows when we act together.

Scan to see current volunteer opportunities and sign up to help.

rtohq.org/volunteer-opportunities

Keep the Conversation Going

Let us know what's on your mind!

APRO Community is your online space for connecting with fellow members all year round. Ask questions, share ideas, and continue today's conversation with peers from across the RTO industry.

community.rtohq.org

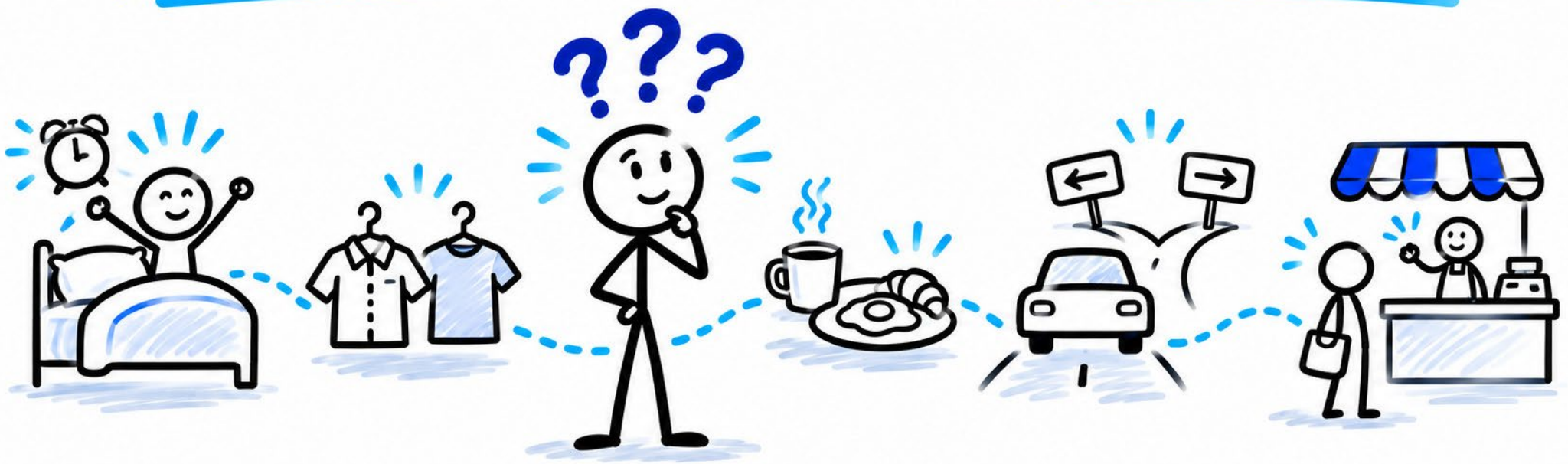
The Ring of Gyges

Plato's thought experiment



If you had a ring that made you invisible, what would you do?

Since you got up this morning, how many decisions do you think **you have made today so far?**



Since you woke up this morning, whose customer have you been?

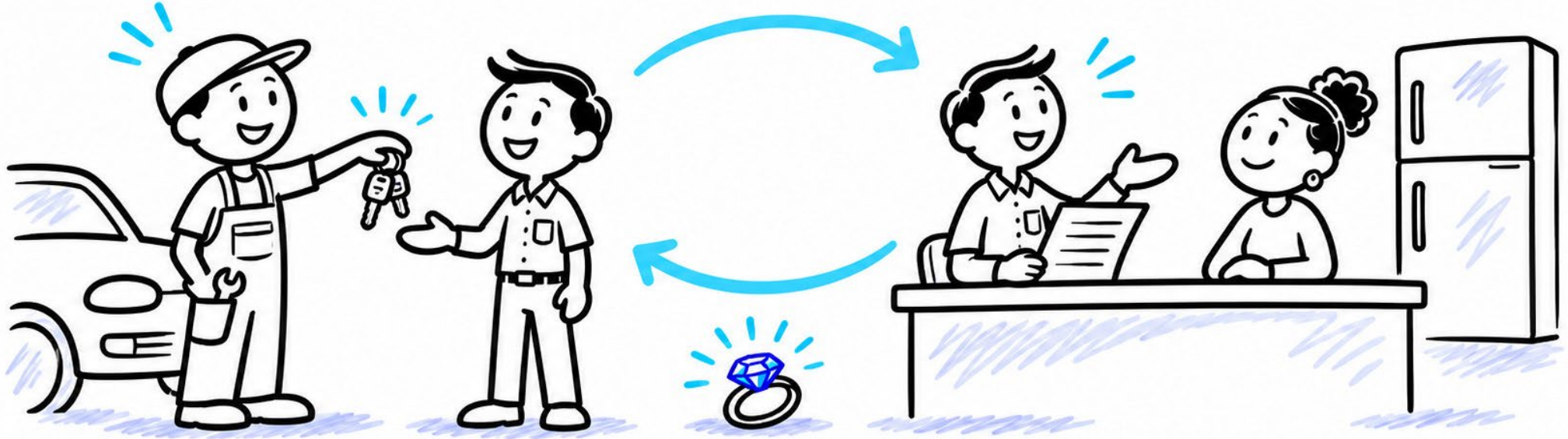


How have their decisions affected your day—before you made a single decision at work?



We want others to act ethically when their decisions affect us.

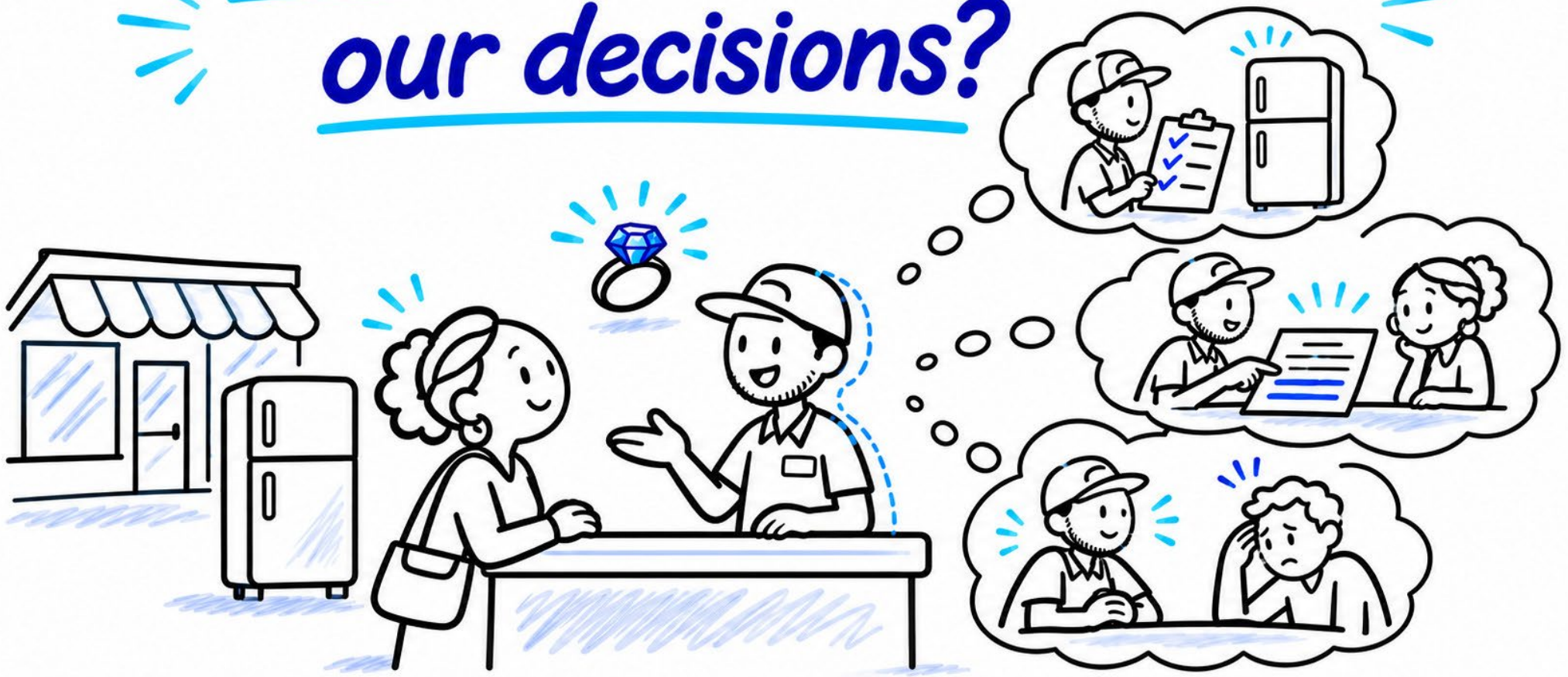
Our customers deserve the same from us.



Why be ethical when you could get away with being otherwise?

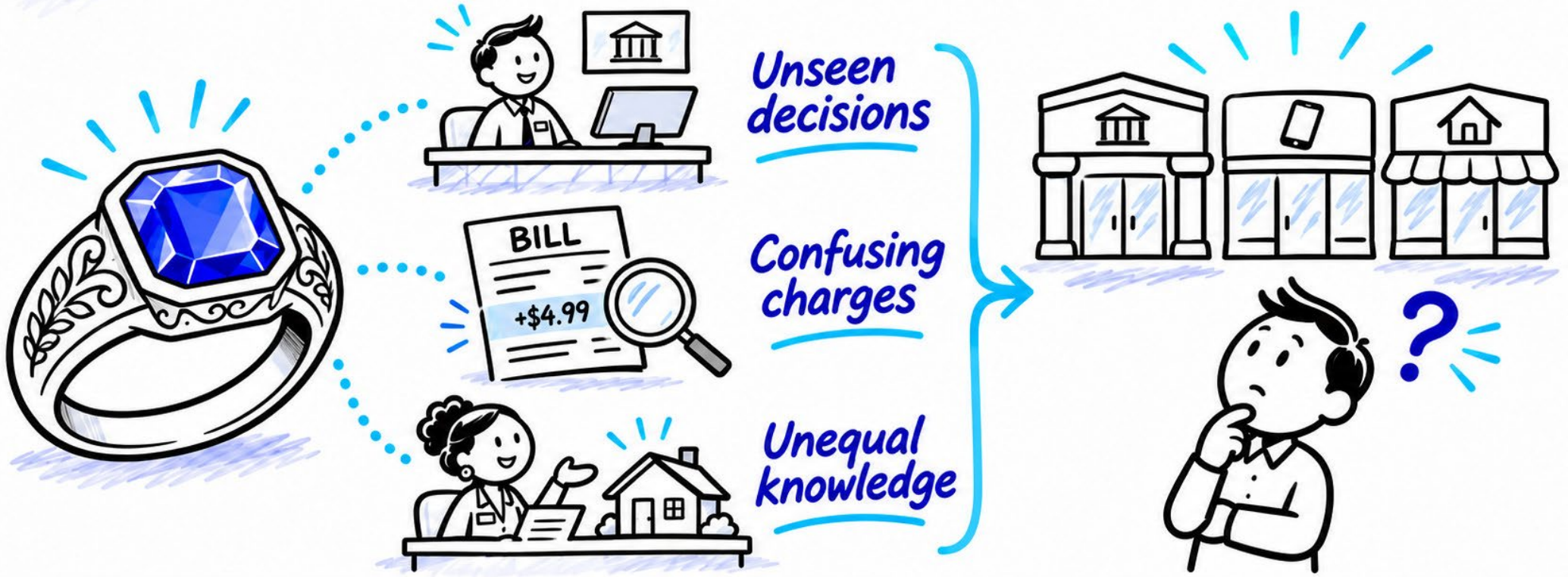


What do our customers trust us to do—*even when they cannot see our decisions?*



The Real-World Ring

No magic. Just decisions customers cannot see, understand, or challenge.



The Accounts Customers Never Requested

Employees opened accounts without permission.
Sales targets and incentives drove the behavior.
Some customers paid fees.



Did your trust give them permission to use your identity to meet their goals?

What would you have expected as the customer?

The Extra Charges on the Phone Bill

Customers were billed for services they never authorized.
The wireless provider kept a share of the charges.
The charges could go unnoticed for months.

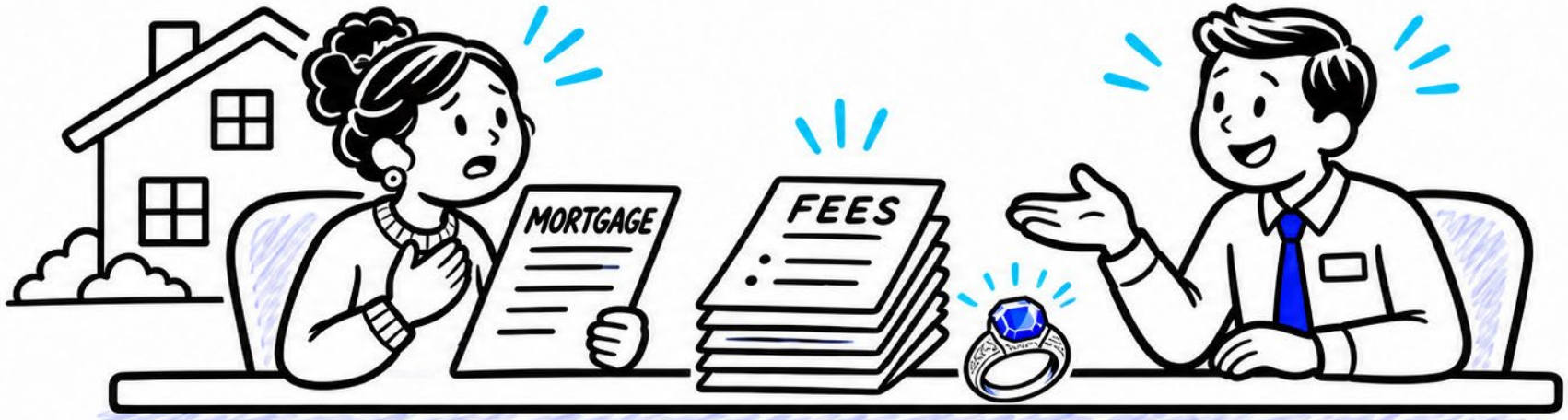


If you didn't notice the charge, did that make it acceptable?

What would you have expected as the customer?

When a Homeowner Fell Behind

Federal regulators alleged inflated servicing fees.
Struggling homeowners faced added costs.
A settlement provided refunds.



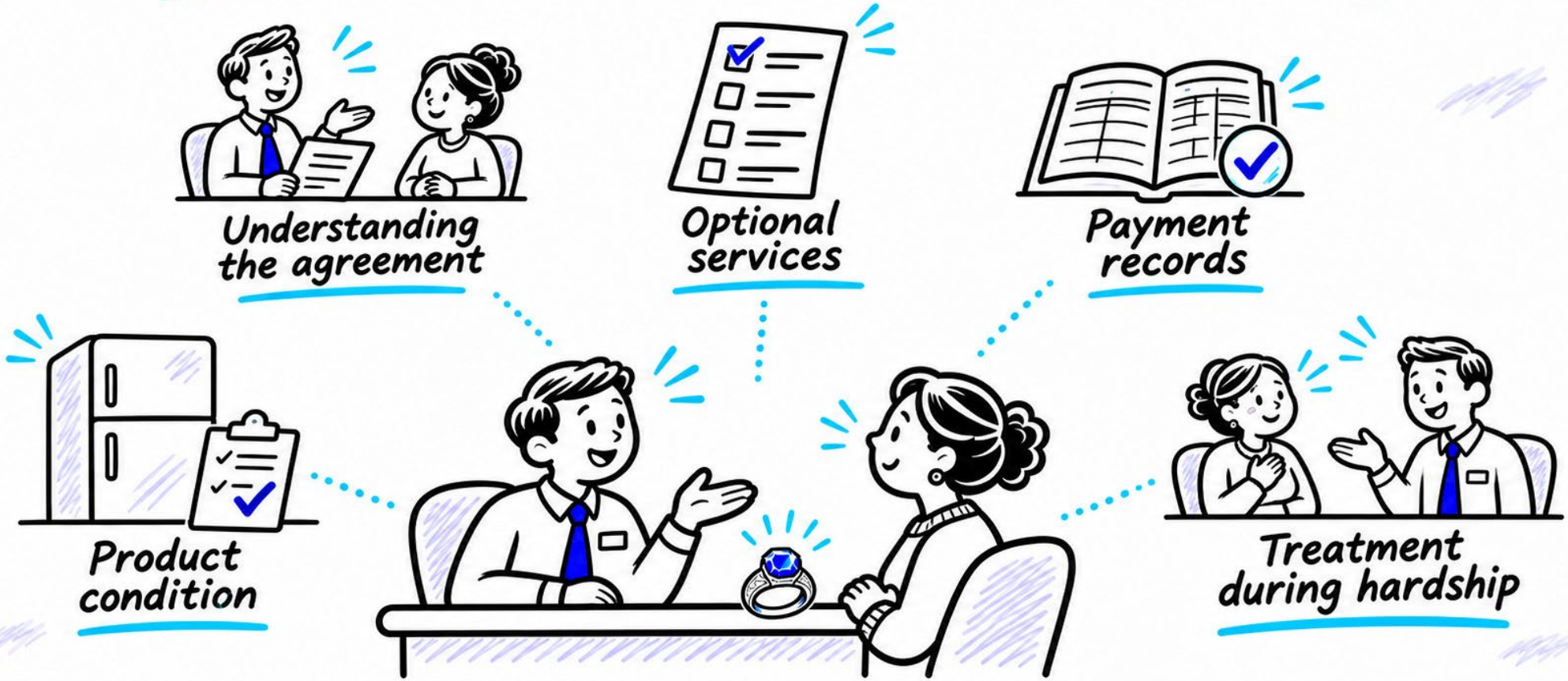
Should someone's hardship become an opportunity to extract more?

What would you have expected as the customer?

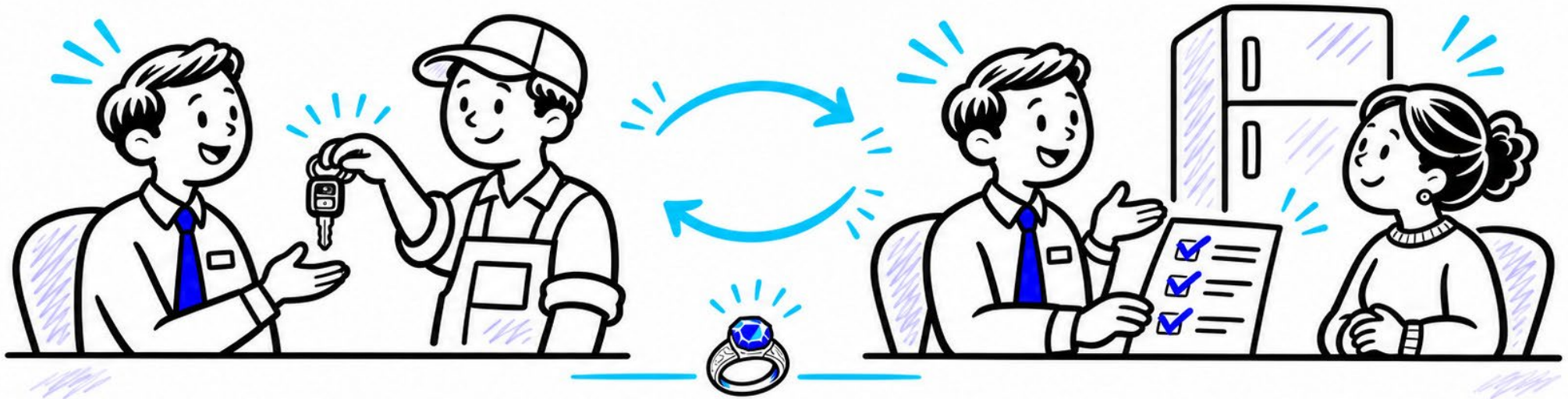
You wanted their honesty—*even when you couldn't check their work.*



Where do our customers have to trust us *in exactly the same way?*



The honesty and care we expect from others **are what our customers should expect from us.**



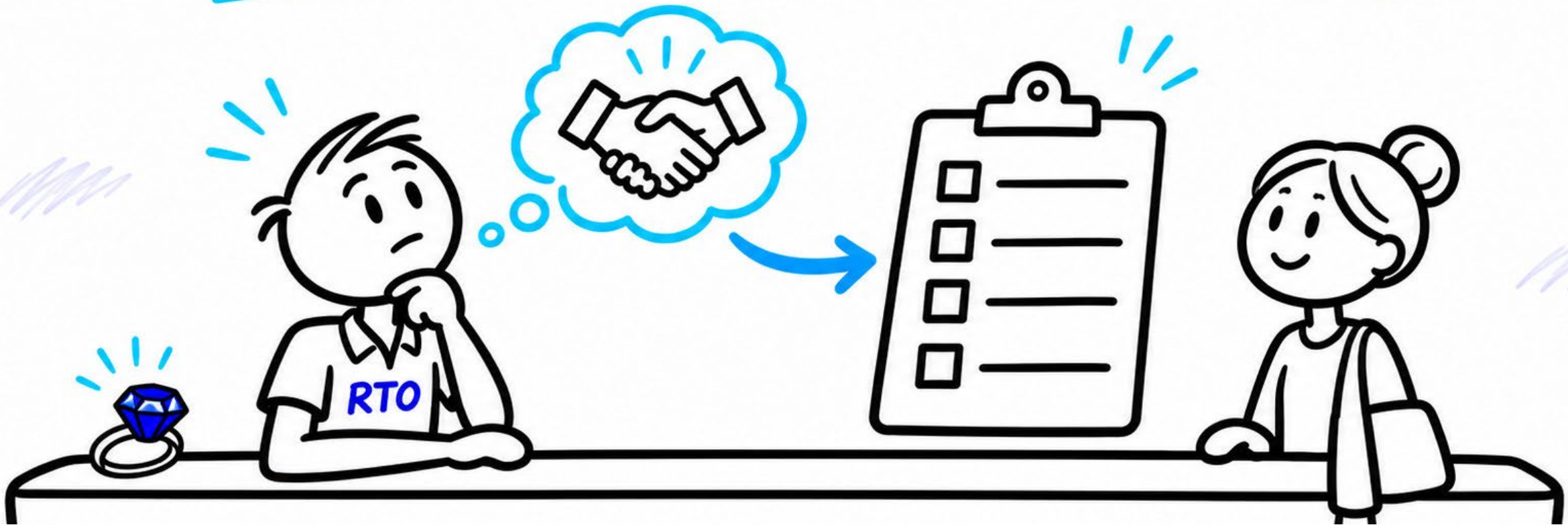
RTO 1-Star Reviews

What customers reported

- Repeated accusations and home visits despite reported payments; the manager allegedly acknowledged account errors.
- An advertised first-week offer was later described as a hold payment, with another payment required before delivery.
- A shopper felt dismissed and judged when asking questions, despite a helpful salesperson.
- A customer reported an agreed pickup date was changed the next day, followed by threats when they could not be home.
- A customer said management dismissed their complaint and customer service defended the treatment instead of resolving it.

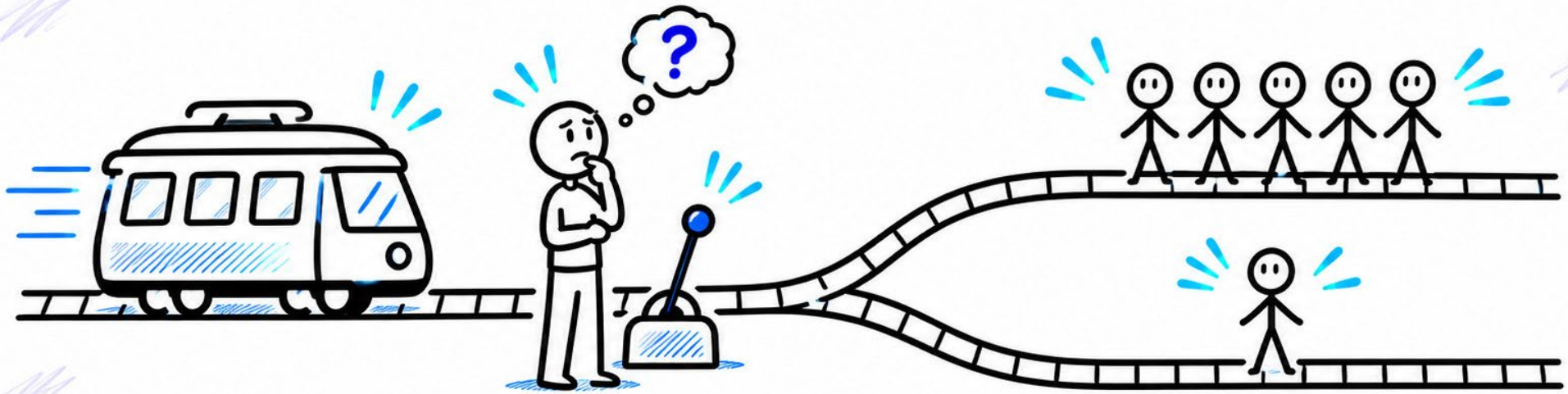
We know how we want businesses to treat us.

How do we turn that expectation into an everyday decision?



The Trolley Problem

A runaway trolley is heading toward five people.
Pulling a lever diverts it onto another track—toward one person.



Would you pull the lever?

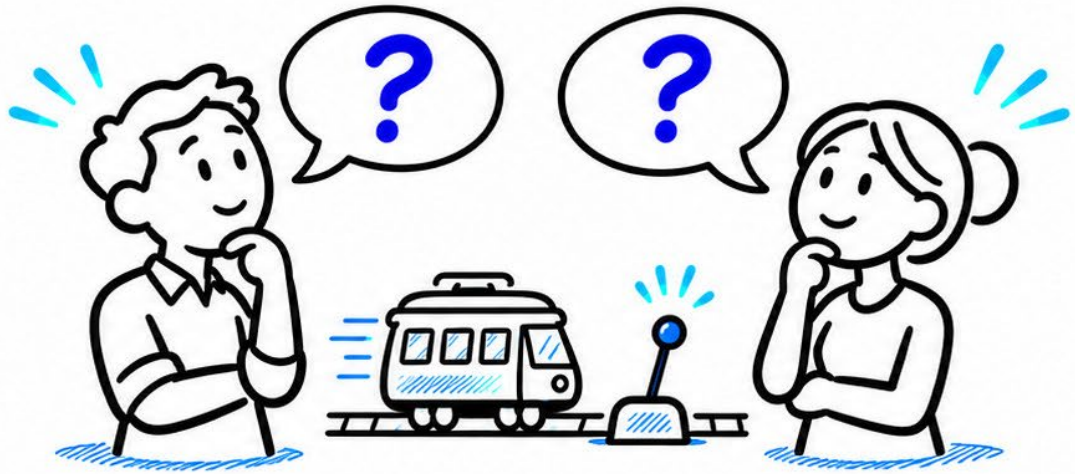
What guides your decision?

Why Did You Choose That?

What mattered most in your decision?

What responsibility did you feel?

What would someone who disagrees say?



Explain your reasoning. Listen to another perspective.

You Reached for a Principle.

To explain your choice, you had to say what mattered.



Ethical frameworks help us identify our principles before we face pressure.

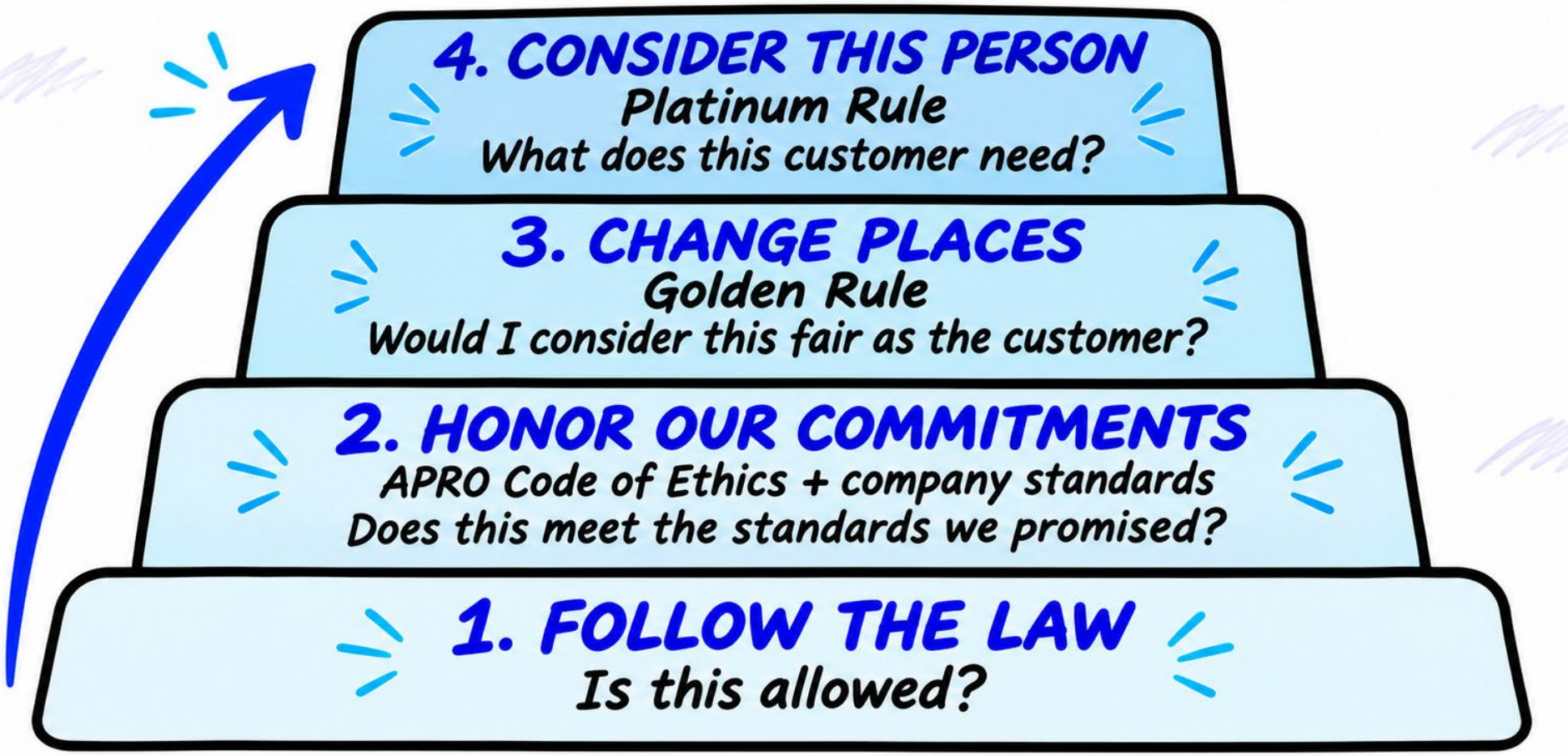
In Our Stores, We Have More Options.

Most everyday decisions give us more than two tracks



A framework helps us recognize our options and choose responsibly.

A Framework for Everyday RTO Decisions



Start with legal requirements. Apply all four levels.

The Founding of APRO

October 1980 • Dallas Love Field



APRO CODE OF ETHICS



Established in 1980

APRO's Code of Ethics was created when the association was formed in 1980 as part of an effort to organize the industry against legislative threats at the time. APRO's first members wrote the code of ethics to establish a set of guidelines consistent with what they felt should be the industry's values and ethical standards.

The Code of Ethics is the defining guidance that the APRO board of directors and members agree upon to maintain a healthy business environment.

01 Members shall abide by the Articles of Incorporation and the Bylaws of the Association.

02 Members shall develop and encourage the practice of high standards of personal and professional conduct among themselves.

03 Members shall provide high-quality rental goods and services to their customers and to the community in which they live.

04 Members shall respect the privacy of their customers.

05 Members shall uphold and improve the integrity of the industry by affirmations of truth and fairness, by building good will, and by providing beneficial goods and services to customers and others concerned with the industry.

06 Members shall provide opportunities for the interchange of experiences, opinions and knowledge through meetings, discussions and publications, for the improvement of the industry, for the benefit of customers, suppliers and the community.

07 Members shall provide and maintain a clean and orderly place of business that is inviting to their customers.

08 Members shall maintain their inventory in a clean, safe and operating condition and furnish the best products available for customer rental.

09 Members shall establish and maintain prices of their products and services for economy, convenience, and maximum benefit to their customers and to obtain a reasonable profit for themselves.

10 Members shall promote the use of rental goods and services and shall educate members and the public in the advancement, improvement and uses of the rental industry.

11 Members shall recruit employees of other members only during an employees personal time and never on or about the premises of other members.

12 Members who successfully recruit the employee(s) of another member shall insist that the employee(s) return all confidential and proprietary information, including customer lists, to the former employer without making use of any such information.

13 Members shall promote the purpose and effectiveness of the rental industry by any and all means consistent with the public interest.

14 Members shall adhere to the Collection Practices Policy of the Association.

Not an **APRO** member? Click **Join APRO** on the www.rtohq.org homepage or contact **APRO** Member Services at 800.204.2776, info@rtohq.org

APRO's Code of Ethics

Our professional commitments

- ☑ Tell the truth and treat people fairly.
- ☑ Make expectations clear.
- ☑ Provide quality, value, and flexibility.
- ☑ Treat customers without discrimination.
- ☑ Resolve complaints promptly and fairly.

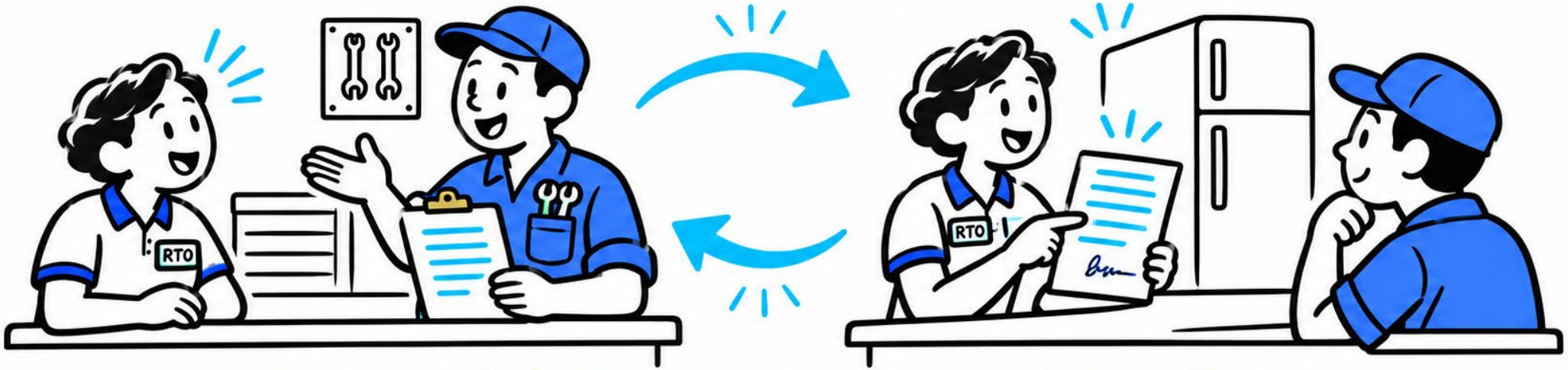


Does this meet the standards we promised?

Selected principles summarized from APRO's Code of Ethics.

The Golden Rule

Treat others as you would want to be treated.



Would I consider this fair if I were the customer?

Change places before you decide.

The Platinum Rule

Treat others as they would want to be treated.

Their needs may differ from yours. Ask rather than assume.



What does this customer need to be treated fairly and respectfully?

Respect individual needs within consistent standards.

The Everyday Decision Check

- ☐ **ALLOWED?** Have I checked the applicable requirements?
- ☐ **PROMISED?** Am I honoring our agreement and ethical commitments?
- ☐ **FAIR?** Would this seem fair from the customer's side?
- ☐ **UNDERSTOOD?** Have I listened and checked their understanding?

No—or unsure? Pause. Clarify. Get help.

Speed comes from knowing what to check.

Put the Framework to Work

Practice scenario

A customer says: “I already made that payment.”



- ☐ **ALLOWED?** Check requirements before acting.
- ☐ **PROMISED?** Verify records and address the complaint.
- ☐ **FAIR?** Hear their evidence without accusation.
- ☐ **UNDERSTOOD?** Explain findings and agree on next steps.

Verify before demanding payment again.

If the facts remain unclear, pause and get help.

CASE STUDY 1

Your System Says Unpaid. My Receipt Says Paid.

The account screen shows a missed payment.
The customer insists they paid and offers a receipt.
Your coworker says: "The system is right. Call them again."



What would you do next?

What would you need to know before acting?

Hypothetical training scenario adapted from customer-review themes.

CASE STUDY 2

That's Not What the Offer Said.

A customer pays for an advertised first-week offer.
They then learn another payment is required before delivery.
They say: "No one explained that. I want my money back."



What would you do next?

What would you need to know before responding?

Hypothetical training scenario adapted from customer-review themes.

CASE STUDY 4

You Judged Me Before You Helped Me.

A shopper says the manager dismissed their questions.
They believe assumptions about their race affected the treatment.
The manager replies: "That's not what I meant."



What would you do next?

What would you need to know before responding?

Hypothetical training scenario adapted from customer-review themes.

CASE STUDY 6

I Complained About the Manager—to the Manager.

A customer reports disrespectful treatment by the manager.
The complaint is sent back to that same manager.
The response says: "Our manager followed policy."



What would you do next?

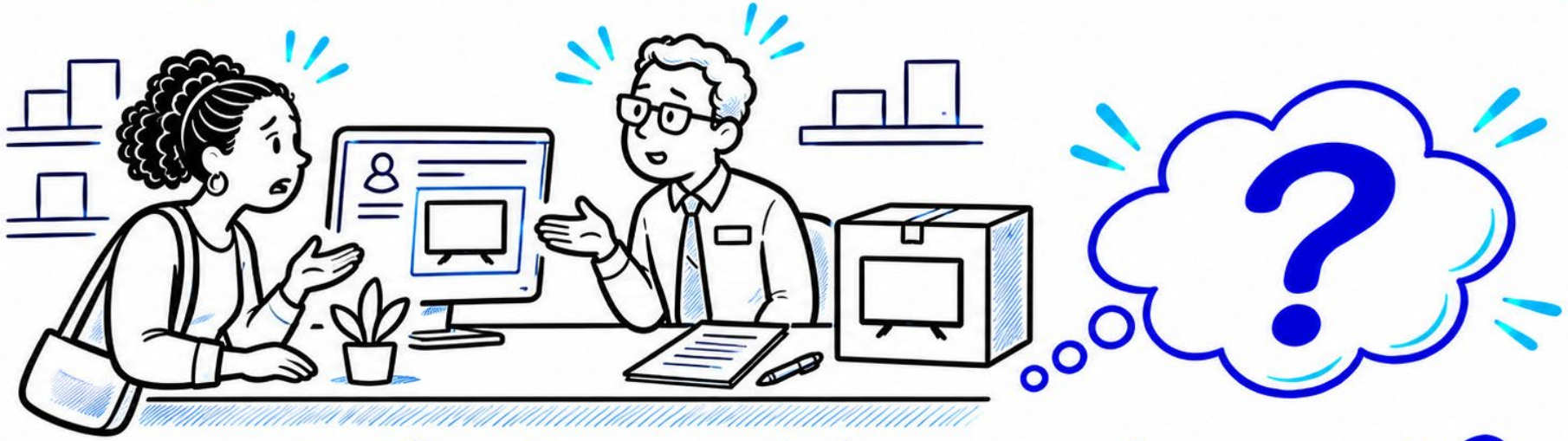
What would you need to know before responding?

Hypothetical training scenario adapted from customer-review themes.

CASE STUDY 7

I Never Authorized That.

Merchandise appears on a customer's account.
The customer says they never requested or authorized it.
A coworker replies: "It's in their name, so they owe it."



What would you do next?

What would you need to know before acting?

Hypothetical training scenario adapted from customer-review themes.

Ethical standards help us make good decisions faster— because we don't have to invent our principles every time.



Allowed? Promised? Fair? Understood?

APRO's Upcoming Webinars

APRO's educational programming continues to deliver practical, leadership-focused insights designed specifically for the RTO industry.



LEAP Session 23

Topic & speaker to be announced

Tuesday, January 12, 2027
2:00 PM CT / 3:00 PM ET

Provide Feedback

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Survey link: s.zoom.us/m/bPFiqob2t

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Thank You

for joining us today!

A copy of today's presentation will be available on APRO's website under Educational Resources.

Charles Smitherman • CEO, APRO