

LAW OFFICES OF
**HUDSON
COOK**

AFFORDABLE COMPLIANCE RESOURCES

**NABD East Coast Conference, November 4, 2015
Orlando, FL**

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WWW.HUDSONCOOK.COM

Affordable Compliance Resources

“Affordable” has a new meaning



Select Reputable, High-Quality Vendors

- DMS, Forms, Starter Interrupt Device



Free (or nearly Free) Compliance Resources

- Understanding Vehicle Finance (American Financial Services Association)
- The Keys to Vehicle Leasing (Federal Reserve Board)
- FTC Web Site
- CFPB Web Site
- State Dealer Association Web Sites
- NIADA Web Site



“Won’t Break the Bank” Compliance Resources

- NADA Compliance Booklets
- CounselorLibrary Compliance Manuals
- F&I Legal Desk Book
- Spot Delivery Dealer Legal Newsletter



“Spend a Few Dollars” Compliance Resources

- AFIP Training
- NAF Training
- CARLAW Monthly Report and Databases



“Ouch, That Hurts”

Compliance Resources

- Compliance Consultants
- Compliance Companies
- Compliance Law Firms



Affordable Compliance Resources

Helpful Websites

NABD East Coast Conference, November 4, 2015

HELPFUL WEBSITES

- **Unfair and Deceptive Acts and Practices (UDAP) – by State**
- The National Consumer Law Center (NCLC) created this table which identifies and analyzes each state's UDAP statute. Since UDAP is the most widely used statute to prosecute dealers every dealer should be familiar with his state's version of the statute.
- <https://www.nclc.org/images/pdf/udap/analysis-state-summaries.pdf>
- **NADA's Regulatory Maze**
- This is a schematic diagram of the various laws which affect dealers.
- https://www.naaa.com/NAAA_Legislative/The_RegulatoryMaze_Flipbook/The_Regulatory_Maze_%20NADA_output/web/The_Regulatory_Maze.html
- **Federal Trade Commission**
- The Federal Trade Commission has an excellent website which all dealers should include in their website favorites. It addresses advertising especially well.
- <http://www.business.ftc.gov/selected-industries/automobiles>

HELPFUL WEBSITES

- **Truth in Lending Act**
- http://files.consumerfinance.gov/f/201503_cfpb_truth-in-lending-act.pdf
- **Equal Credit Opportunity Act**
- <http://www.consumer.ftc.gov/articles/0347-your-equal-credit-opportunity-rights>
- **Leasing Law - Federal Reserve Board**
- A number of years ago the Federal Reserve convened a panel of experts and observers, regarding consumer leasing, and the panel produced a superb publication, *Keys to Vehicle Leasing*, website, and training materials. Under the tab “Guide for Educators,” on the website, advertising leases is portrayed pursuant to TILA and Reg M. Just about any issue regarding leasing is addressed on this website as well.
- <http://www.federalreserve.gov/consumerinfo/leasing.htm>

HELPFUL WEBSITES

- **Used Car Rule**
- <https://www.ftc.gov/tips-advice/business-center/guidance/dealers-guide-used-car-rule>
- **Odometer Law**
- <http://www.nhtsa.gov/Vehicle+Safety/Odometer+Fraud/Odometer+Information+Overview+for+Consumers>
- **Privacy Notices – On-Line Builder**
- http://www.federalreserve.gov/bankinfo/reg/privacy_notice_instructions.pdf
- **The CFPB and Consumer Complaints**
- The CFPB (and every other government agency which polices consumer law) is keenly interested in consumer complaints. On its website the CFPB encourages consumers to file their complaints as they related to financing sources:
- <http://www.consumerfinance.gov/complaint>

HELPFUL WEBSITES

- **New York Attorney General – Advertising**
- <http://www.ag.ny.gov/sites/default/files/pdfs/publications/AdGuidelinesForDealers.pdf>
- **NADA Advertising Presentation**
- http://www.nadaconvention.org/nada2015/Custom/Handout/Speaker0_Session2255_2.pdf
- **NADA Advertising Manual**
- <https://www.nada.org/Press-Releases/2015/NADA-Issues-New-Compliance-Guide-on-Federal-Advertising-Rules/>
- **Impact of Federal Regulations**
- It has already been established that operating a car dealership is one of the most regulated industries in the U.S. The cost of federal compliance is staggering as indicated in a study commissioned by the NADA entitled “The Impact of Federal Regulations on Franchised Automobile Dealerships.”
- <http://www.nadafrontpage.com/upload/wysiwyg/NADA%20Fed%20Regulatory%20Report.pdf>
- **Dealer Practices**
- <http://www.hg.org/auto-dealer-fraud.html>

HELPFUL WEBSITES

- **Center for Automotive Research**
- <http://www.cargroup.org/>
-
- **NIADA**
- <http://www.niada.com/>
- **National Association of Attorneys General (NAAG)**
- This is a helpful portal to identify a state attorney general and his website.
- <http://www.naag.org/>
- **Repo Madness**
- Five years ago the NCLC produced this report on repossessions. Although somewhat dated, it remains helpful as it presents an erroneous portrayal of a problem which doesn't exist. However, BHPH dealers might benefit from understanding the earnest, but misplaced, perspectives of consumer advocates.
- https://www.nclc.org/images/pdf/special_projects/auto/report-repo-madness.pdf
-

Helpful Websites

FRB Consumer Compliance Manual: Section 5 of the FTC Act

www.federalreserve.gov/boarddocs/supmanual/cch/200805/ftca.pdf

FTC Guidelines to Advertising

www.ftc.gov/tips-advice/business-center/guidance/advertising-faqs-guide-small-business

FTC Guidelines to Advertising and Marketing on the Internet

www.business.ftc.gov/documents/bus28-advertising-and-marketing-internet-rules-road

A Dealer's Guide to the Used Car Rule

www.business.ftc.gov/documents/bus13-dealers-guide-used-car-rule

www.aboutads.info/principles/

FTC: Complying with the FTC Telemarketing Sales Rule

www.business.ftc.gov/documents/bus27-complying-telemarketing-sales-rule

www.business.ftc.gov/opa/2013/09/autoads.shtm

State UDAP Laws

www.nclc.org/images/pdf/udap/analysis-state-summaries.pdf

Guide to Federal Warranty Law

www.business.ftc.gov/documents/bus01-businesspersons-guide-federal-warranty-law

FTC Guidelines for Advertising Warranties and Guaranties

www.ecfr.gov/cgi/t/text/text.x?c=ecfr&rgn=div8&view=text&node=16:1.0.1

FTC Guide to Complying with the CANSPAM Act

www.business.ftc.gov/documents/bus61-can-spam-act-compliance-guide-business

FCC on the TCPA

www.fcc.gov/blog/tcpa-it-time-provide-clarity

FTC's Guide to Advertising on the Internet

www.business.ftc.gov/documents/bus41-dot-com-disclosures-information-about-online-advertising

www.business.ftc.gov/sites/default/files/attachments/press-releases/ftc-staff-revises-online-advertising-disclosure-guidelines/130312dotcomdisclosures.pdf

Guidelines for Advertising

www.ahbb.com/adsftc.html

Department of the Treasury: Information and the OFAC SDN List

<http://www.treasury.gov/about/organizational-structure/offices/Pages/Office-of-Foreign-Assets-Control.aspx>

FTC Safeguards Rule

www.ftc.gov/bcp/edu/pubs/business/idtheft/bus54.shtm

A Guide to Identity Theft

www.business.ftc.gov/documents/bus59-information-compromise-and-risk-id-theft-guidance-your-business

Social Security Numbers by State (up to 2011)

www.socialsecurity.gov/employer.stateweb.htm

GLB Financial Privacy Requirements

www.business.ftc.gov/documents/bus53-brief-financial-privacy-requirements-gramm-leach-biley-act

FTC's Privacy Rule and Auto Dealers

www.business.ftc.gov/documents/bus64-ftcs-privacy-rule-and-auto-dealers-faqs

FTC Online Privacy Notice Form Builder

www.federalreserve.gov/bankinforeq/privacy_notice_instructions.pdf FTC

Online Privacy Notice Form Builder - Line by Line Builder

www.gpo.gov/fdsys/pkg?FR=2009-12-01/html/E9-27882.htm

Explanation of the FCRA

www.epic.org/privacy/fcra

Explanation of the DPPA

www.accessreports.com/statutes/DPPA1.htm

FCRA

www.consumer.ftc.gov/articles/pdf-0111-fair-credit-reporting-act.pdf

ECOA and Regulation B

www.fdic.gov/regulations/laws/rules/6500-2900.html

OCC's Handbook on the Truth-in Lending Act (TILA)

www.occ.treas.gov/handbook/tli.pdf

California Car Buyer's Bill of Rights

www.consumer.ca.gov/publications/car_buyer_rights.shtml

Servicemembers Civil Relief Act

www.military.com/benefits/content/military-legal-matters/scra/servicemembers-civil-relief-act-overview.html

Risk-Based Pricing Rule

www.nada.org (FRB and FTC Issue Final Risk-Based Pricing Rule)

Helpful Websites

IRS Form 8300

www.irs.gov/pub/irs-pdf/p1544.pdf

Review of the FTC and UDAP

www.federalreserve.gov/boarddocs/supmanual/cch/ftca.pdf

Federal UDAP Explained

www.fdic.gov/regulations/compliance/manual/pdf/VII-1.1.pdf

FTC - Using the word "free" in Advertising

www.law.cornell.edu/cfr/text/16/251.1

FTC Summary of the Used Car Rule

www.business.ftc.gov/documents/bus13-dealers-guide-used-car-rule

FTC Compliance Publications

www.consumerfraudreporting.org/pubs_business.htm

Study of the UDAP Statutes in the Fifty States

www.nclc.org/images/pdf/udap/report_50_states.pdf

State UDAP Laws

www.scribd.com/doc/14473414/50-State-Report-on-Unfair-and-Deceptive-Acts-and-Practices

CFPB's Consumer Complaint Line

www.consumerfinance.gov/complaint/

A Guide to the FTC Telemarketing Rule

www.business.ftc.gov/documents/bus27-complying-telemarketing-sales-rule

Guide to the Federal Warranty Law

www.business.ftc.gov/documents/bus27-complying-telemarketing-sales-rule

Advertising Warranties and Guaranties

www.business.ftc.gov/documents/bus01-businesspersons-guide-federal-warranty-law

A Guide to Arbitration by JAMS

www.jamsadr.com/consumer-arbitration/

AFSA Guide to Arbitration

www.americanfinvs.com/CMS/fileREPOSITORY/Mandatory%20Arbitration%20Report%20AFSA%20KSE%20June-July%202005.pdf

Guides to Dealer Record Retention

www.mercadien.com/PDF/Issue%205%20-%20Guide%20to%20Record%20Retention.pdf

www.packerthomas.com/services/links/AutoRecordRetention.pdf

www.computerworld.com/s/article/9114882/When_to_shred_Purging_data_saves_money_ccuts_legal_risk

www.mercadien.com/PDF/issue%205%20-%20Guide%20to%20Record%20Retention.pdf

www.autodealerco.com/Computer_Records_Retention.pdf

<http://www.arma.org/r2/how-do-it-/how-to-build-a-retention-schedule>

Website Examples

Department of the Treasury: Information and the OFAC SND List

The screenshot displays the Federal Trade Commission (FTC) website. At the top, the text 'U.S. DEPARTMENT OF THE TREASURY' is visible. The main header features the FTC logo and the text 'FEDERAL TRADE COMMISSION PROTECTING AMERICA'S CONSUMERS'. A search bar is located on the right side of the header. Below the header is a navigation menu with the following items: ABOUT THE FTC, NEWS & EVENTS, ENFORCEMENT, POLICY, TIPS & ADVICE, and I WOULD LIKE TO... The main content area is titled 'FTC's Privacy Rule and Auto Dealers: FAQs'. It includes a breadcrumb trail: 'Tips & Advice » Business Center » Guidance » FTC's Privacy Rule and Auto Dealers: FAQs'. Below the title are tags for 'Privacy and Security', 'Gramm-Leach-Bliley Act', and 'Automobiles', and a related rule link for 'Privacy of Consumer Financial Information (Financial Privacy Rule)'. A highlighted text box contains the question: 'Auto dealers that extend credit, arrange financing or leasing, or give financial advice must notify customers about the information they collect, who they share it with, and how they protect it. Are you following the rules of the road?'. Below this is a 'View PDF (88.22 KB)' link. The main text explains that the FTC has developed these FAQs to help auto dealers comply with the Gramm-Leach-Bliley Act and the FTC's Privacy Rule. It also includes a disclaimer: 'Please note that this information does not address possible legal obligations you may have under the FTC Safeguards Rule, the Fair Credit Reporting Act, or other federal and state laws.'

Website Examples

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Website Examples

FTC's Privacy Rule and Auto Dealers

[Contact Us](#) | [Press Center](#) | [Blog](#) | [Accessibility](#) | [Google Privacy](#) |    
[Español](#) | [Languages](#)

U.S. DEPARTMENT OF THE TREASURY



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Role of Treasury

The Secretary

Organizational Structure

Treasury Officials

Offices

Bureaus

Inspectors General

Budget and Performance

Education

History

About

Home » About » Organizational Structure » Offices » Office of Foreign Assets Control (OFAC)

Select an Office (required)

Terrorism and Financial Intelligence Go

Select an Office within Terrorism and Financial Intelligence (optional)

Office of Foreign Assets Control (OFAC) Go

Terrorism and Financial Intelligence

Office of Foreign Assets Control (OFAC)

Mission
History
Resources
Contacts

The Office of Foreign Assets Control (OFAC) of the US Department of the Treasury administers and enforces economic and trade sanctions based on US foreign policy and national security goals against targeted foreign countries and regimes, terrorists, international narcotics traffickers, those engaged in activities related to the proliferation of weapons of mass destruction, and other threats to the national security, foreign policy or economy of the United States. OFAC acts under Presidential national emergency powers, as well as authority granted by specific legislation, to impose controls on transactions and freeze assets under US jurisdiction. Many of the sanctions are based on United Nations and other international mandates, are multilateral in scope, and involve close cooperation with allied governments.

Website Examples NADA – Regulatory Maze

NADA 2014

Service and Parts Department

- Clean Air Act
- Clean Water Act
- OCT hazardous material handling procedures
- FTC Used Parts Guide
- IRS Cost Inventory Valuation
- LIFO/FIFO inventory accounting method
- NHTSA tampering rules
- OSHA asbestos standards
- OSHA Hazard Communication Standard
- OSHA lead-lead-paint procedures
- OSHA workplace health and safety standards
- RCSA
- Safe Drinking Water Act
- Superfund
- UNICAP

All Departments (Customer)

- Americans With Disabilities Act
- CAN-SPAM Act
- Lease's Privacy Protection Act
- Electronic Funds Transfer Act
- FTC Privacy Rule
- FTC prohibition against deceptive and unfair trade practices
- FTC Safeguards Rule
- FTC Telemarketing Sales Rule
- FTC Written Warranty Rule
- IRS Cash-Reporting Rule
- Magnuson-Moss Act
- CFO restrictions
- Telephone Consumer Protection Act
- USA PATRIOT Act

All Departments (General Management/Personnel)

- Affordable Care Act
- Age Discrimination in Employment Act
- Americans With Disabilities Act
- COBRA
- Electronic deposit of taxes
- Electronic records retention
- Emergency response planning
- Employee drug testing
- Employee Polygraph Protection Act
- ERISA
- Employee Verification Rules
- Equal Pay Act
- Exalt. Inv.
- Family and Medical Leave Act
- Federal child support enforcement regulations
- Federal Civil Rights Act
- FTC Rescission Rule
- Federal wage-hour and child labor laws
- Genetic Information Nondiscrimination Act
- IRS/DOE worker classification
- IRS treatment of retro vehicles
- IRS treatment of tax liens
- Mandatory workplace posters
- Mental Health Parity Act
- Miscellaneous record-keeping requirements
- Newborns and Mothers' Health Protection Act
- NLRB Unemployment Rules
- OSHA Blood Borne Pathogens Rule
- Section 89 of the Fair Labor Act
- Section 279 exporting
- SLD/IRA
- WARN

New and Used Vehicle Sales Departments

- American Automobile Labeling Act
- CAFE and GHG Rule
- Diplomat vehicle purchases
- DOE/EPA gas mileage guide
- EPA emissions certification
- Federal battery law
- FTC Base-to-Base Sales Rule
- FTC guidelines for fuel mileage advertising and alternative-fueled-vehicle advertising and labeling
- FTC Used Car Rule
- Gray market vehicles
- IRS treatment of salesperson incentives
- LIFO inventory accounting method
- Heavy highway vehicle excise tax
- Motor vehicle tax credits
- Monogram sticker (Price Labeling Law)
- NHTSA alienation and lien-pledging rules
- NHTSA odometer rule
- NHTSA recall requirements
- NHTSA safety belt/bag decalations
- NHTSA transportation
- School bus sales
- UNICAP

F&I Department

- Doyle-Frank Financial Reform Law
- Equal Credit Opportunity Act
- Fair Credit Reporting Act
- FCIA Act of 2003
- FTC Credit Practices Rule
- FTC Motor-Coach-Safety Act
- Product-Centered Reinsurance Companies
- Truth in Lending and Consumer Lending Acts

Body Shop

- Clean Air Act
- OSHA lead/body-shell rules
- OSHA Hazard Communication Standard
- OSHA Respiratory Protection Standard
- OSHA workplace health and safety standards
- UNICAP
- VIN and parts marking

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THE REGULATORY MAZE

Our annual list of major federal regulations, state and local laws also apply and sometimes include additional requirements.

IN ADDITION TO THIS LIST OF FEDERAL LAWS and regulations, be sure to consult www.nada.org/regulatory_affairs for more details.

All Departments (General Management/Personnel)

- Affordable Care Act:** Extensive health-care reforms enacted in 2010 affect dealerships and their health-care plans. For example, large dealerships (with more than 50 full-time employees) must decide by January 1, 2015, whether they will offer health coverage that meets the federal requirements or pay a penalty. Many other reporting, record-keeping and other duties will apply to dealerships and other businesses. For more information, visit www.healthreform.gov.
- Age Discrimination in Employment Act:** Protects older individuals against age-based employment discrimination.
- Americans With Disabilities Act (ADA):** Dealerships with 15 or more employees must reasonably accommodate disabled workers and job applicants.
- Consolidated Omnibus Budget Reconciliation Act (COBRA):** Requires dealerships with 20 or more employees to continue health-care coverage for ex-employees and their families for 18 to 36 months, depending on circumstances.
- Electronic deposit of taxes:** Dealerships having more than a de minimis amount of aggregate depositary taxes generally must deposit through the Electronic Federal Tax Payment System.

Website Examples
New York Attorney General



NEW YORK STATE
ATTORNEY GENERAL'S

ADVERTISING GUIDELINES

FOR AUTO DEALERS

**Bureau of Consumer Frauds
and Protection**

Website Examples NADA Advertising Guide

Driven

NADA MANAGEMENT SERIES

L55

A DEALER GUIDE TO

Federal Advertising Requirements



Website Examples CAR DEALER FRAUD – Attorney Website

HG.org LEGAL Resources

DO YOU HAVE A CASE? LET HG.ORG HELP YOU!
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- Railroad Accidents
- Rollover Accident
- Traffic Ticket
- Transportation Law
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Car Dealer Fraud Law

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- ▶ [Publications For Auto Dealer Fraud Law](#)

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Law Center

- All Areas of Practice
- Know Your Rights**
- Bankruptcy Law
- Business Law
- Criminal Law
- Divorce Law
- Employment Law

What is Auto Dealer Fraud Law?

Auto dealer fraud law consists of state and federal rules designed to protect consumers shopping for vehicles, and to punish dealerships that take advantage of their customers. These laws deal with deception and unfair practices by dealers, as opposed to the sale of defective vehicles, which is the subject of a separate set of rules known as "lemon laws." Primary sources of auto dealer fraud law include the FTC regulations found at 16 CFR 455 (the Used Car Rule), other federal and state consumer protection laws, and the common law tort of fraud.

To members of the public, vehicle purchases and leases are complicated transactions with which they may have little experience. Dealers, on the other hand, are well-versed in these transactions. They are also incentivized by

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To help you with your case
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HG.org

Find a Law Firm. Attach a note for the firm you are looking for.
Type any word(s) **FIND ATTORNEYS**
HG.org

Holiday Inn Express

Website Examples Repo Madness

REPO MADNESS

HOW AUTOMOBILE REPOSSESSIONS ENDANGER OWNERS, AGENTS AND THE PUBLIC



NCLC
NATIONAL
CONSUMER
LAW

March 2010

Website Examples Record Keeping



My ARMA

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Sea

INFORMATION MANAGEMENT MAGAZINE ONLINE

IS INFORMATION YOUR ALLY OR YOUR ENEMY?

NEXT LEVEL
Information governance assessment

Start turning information into an asset.



How do I build a Retention Schedule?

A record, regardless of its format or the media on which it is recorded, supports decisions, justifies budgets and expenses, communicates ideas, confirms sales and purchases, documents rights, provides accountability, and otherwise provides information. This information may be required by executives, staff members, legal/regulatory authorities, stockholders, students, the public, and others in the organization.

The goal of an information retention and disposition program is to ensure that a record is identified, appraised, and maintained for an appropriate period of time in such a way that is accessible and retrievable. It is disposed of – either destroyed or transferred for permanent preservation – at the end of the total retention period.

The existence of, and compliance with, an information retention and disposition program is important to meet that goal and to avoid premature disposition and/or unauthorized disposal or retention of information.

The Archival Connection

Website Examples CFPB Complaint Website



Contact us **(855) 411-2372**

[HOME](#) [INSIDE THE CFPB](#) [GET ASSISTANCE](#) [PARTICIPATE](#) [LAW & REGULATION](#) [SUBMIT A COMPLAINT](#)

Submit a complaint

Have an issue with a financial product or service? We'll forward your complaint to the company and work to get a response from them.

CHECK YOUR COMPLAINT STATUS

[Check status](#) [First login?](#)

Para presentar una queja en español, llamar al (855) 411-2372

Choose a product or service to get started

If you don't want to submit a complaint, you can [tell your story](#).

LOANS



Website Examples BBB Consumer Complaints



Better Business Bureau® Start With Trust® | Online Complaint System

[BBB.org](#) [Contact Us](#)

What complaints do we handle?

Disputes that relate to marketplace issues experienced with the services or products a business provides. BBB reserves the right to reject complaints that use inappropriate language.

We do not handle:

- > Employee/employer disputes;
- > Discrimination claims;
- > Matters that are/have been litigated/arbitrated;
- > Complaints against individuals not engaged in business;
- > Issues challenging the validity of local, state, or federal law;
- > Complaints against government agencies, including the postal service;
- > Matters not related to marketplace issues.

How do we handle your complaint?

Everything you submit will be forwarded to the business within two business days. The business will be asked to respond within 14 days, and if a response is not received, a second request will be made. You will be notified of the business's response when we receive it (or notified that we received no response). Complaints are usually closed within 30 business days.

¿Estas buscando presentar una queja ante un negocio que se encuentra en México? Si es así haga clic [aquí](#).

[Start your complaint ▶](#)

Website Examples NCLC UDAP Analysis Website

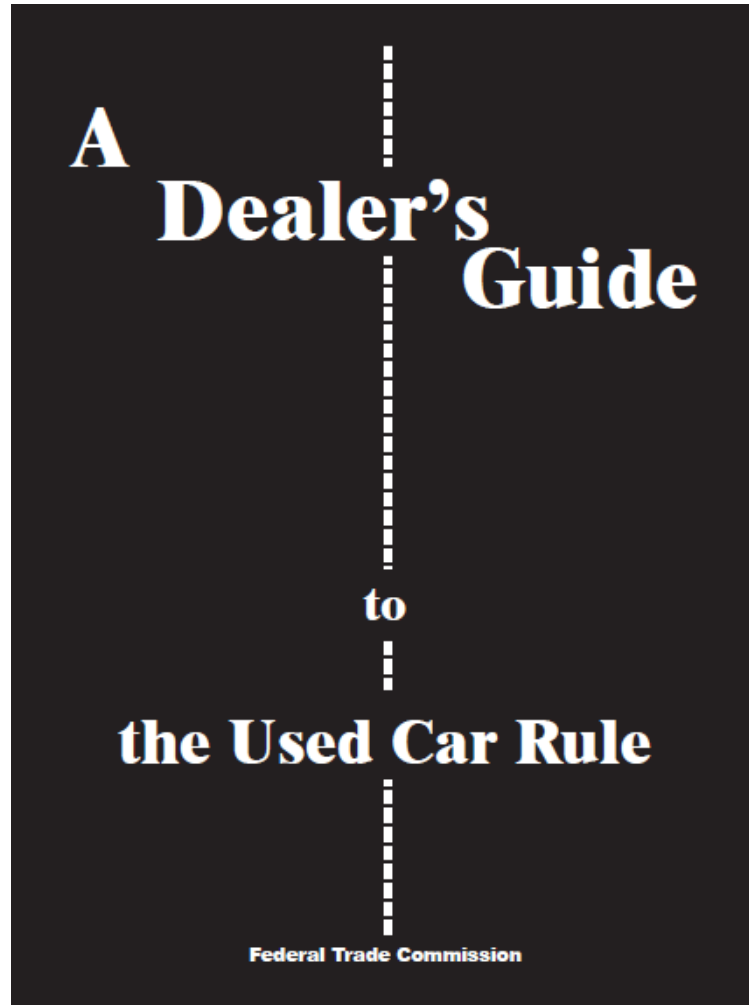
FLORIDA

**Fla. Stat. §§ 501.201 through 501.213
Deceptive and Unfair Trade Practices Act**

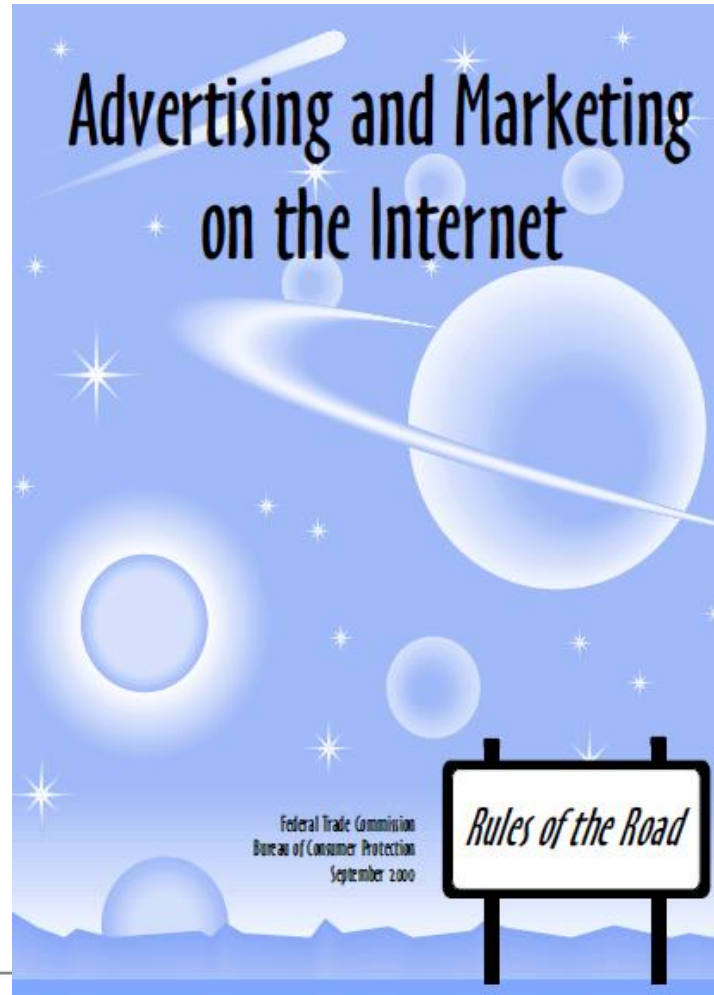
PUBLIC ENFORCEMENT		COMMENTS
1. Scope of statute		
a. Broadly prohibits unfair or unconscionable acts	Strong	Fla. Stat. Ann. §§ 501.204 broadly prohibits both unfair and unconscionable acts.
b. Broadly prohibits deceptive acts	Strong	Fla. Stat. Ann. § 501.204
c. Provides the state agency substantive rulemaking authority	Strong	Fla. Stat. Ann. § 501.205. However, the state agency has repealed almost all of its rules.
2. Lack of preconditions to public enforcement		
a. Allows public enforcement without requiring a showing of the defendant's intent or knowledge	Strong	
3. Available remedies		
a. Equitable relief	Strong	Fla. Stat. Ann. § 501.207(1)(b)
b. Restitution for consumers	Strong	Fla. Stat. Ann. § 501.207(1)(c)
c. Civil penalty amount for initial violations	Strong	Fla. Stat. Ann. § § 501.2075 (\$10,000 per violation if willful)

CONSUMER ACCESS TO JUSTICE		COMMENTS
1. Lack of preconditions for a suit		

Website Examples
FTC Guide to the Used Car Rule



Website Examples
FTC Guide to Advertising and Marketing on the Internet



*Train.
Document.
Track. Comply.*

Finally, a comprehensive dealer compliance solution that fits your schedule...and your budget.



You know compliance is important, but you've also got a job to do. Your family, employees and community depend on you and your business. How do you take the time to manage compliance without losing focus on operations, marketing and sales?

With the NIADA Dealer Compliance Suite, you don't have to choose....because we offer a comprehensive solution that's available when and where you need it.



Training & Education

- **On demand**, online access for your **entire staff** to a comprehensive suite of training videos that focus on federal regulations and compliance
- **Tailored content** depending on employee function (sales, service, etc)
- **Interactive testing** after each video session

Tracking & Reporting

- **Track** employee training participation
- **Store** test results
- **Report** on participation for proof of compliance

Required Compliance Policies & Deal Agreements

- Download and print a variety of **federally-required** dealership **compliance policies**
- Download and print **documents & agreements** designed to limit dealer liability



Your NIADA Online Dealer Compliance Suite brings it all together on one site.

Questions

Name:

Email:

Phone: optional

Message:



[Click for Sample Video and More Information](#)

*Train.
Document.
Track. Comply.*

Finally, a comprehensive dealer compliance solution that fits your schedule...and your budget.



What You Don't Know Can Cost You

The automotive industry has become one of the most regulated industries in the country. Without the benefit of corporate and franchise backing and attorneys, independent dealers are often left to navigate the bumpy and winding road to compliance all on their own.

It can be confusing, time-consuming and costly...and even then you may find yourself just crossing your fingers and hoping for the best.

In this case, what you don't know can hurt your business. What's more -- what your employees don't know can cost you, as well.

If compliance issues arise, the course of action by regulators, litigation or arbitration usually revolves around just one question:

"Did you do everything within reason to prevent this violation, and if so, where is the proof?"

With access to required training videos and printable policies, plus the ability to log and track employee compliance training, an annual subscription to NIADA Dealer Compliance is an affordable, easy way to create an "atmosphere of compliance" in your dealership to help fend off potential fines, penalties and litigation judgments.

Did you know....

A Lack Of Employee Compliance Training Could Be Putting You At Risk.

- Dealers are required to provide formal employee training regarding eight different regulations.
- Documentation of required compliance training must remain on file and available for government audits.
- New hires must be trained immediately, with appropriate documentation of training.
- Dealership employees should be retrained on regulations annually.

Are You As Prepared As You Think?

[Use our checklist to find out.](#)





What Does Your Subscription Get You?

With an annual subscription to the NIADA Dealer Compliance Suite, you get 24/7 on-demand access for you and your employees to the following:

Compliance Training Video Library

- Thirteen video training sessions covering federally-required and recommended regulation
- Customized training content, so employees are trained only on those topics relevant to their departments (owner/dealer, sales, service and office)
- Unique log-in for each employee, so employees can complete training individually, from any computer
- Interactive testing

Dealer Report Center

- Stores employee compliance participation and test results as proof of compliance performance

Compliance Policy Library

- All seven federally-required dealership compliance policies, framed by an automobile attorney

Document & Deal Agreement Library

- Twelve documents & deal agreements, framed by an automobile attorney, designed to help limit dealer liability

Just \$495 (\$795 nonMembers)/year puts you on the road to compliance
(Per Rooftop)

Members -- \$495yr (per roof top)

[Subscribe Now!](#)

Non-Members -- \$795yr (per roof top)

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Video Topics

- The Red Flags Rule
- The Safeguards Rule
- United States Patriot Act: OFAC
- US Patriot Act: IRS/FENCEN FORM 8300
- National Do Not Call Act
- The Federal Used Car Rule
- Compliant Sales Process
- Dealer Advertising Guidelines
- OSHA: Dealer Health & Safety Program
- OSHA: Hazzard Communication Program
- OSHA: Auto Repair Safety
- Workplace Diversity
- Sexual Harassment

Required Written Policies

- The Red Flags Rule
- The Safeguards Rule
- United States Patriot Act: OFAC
- US Patriot Act: IRS/FENCEN FORM 8300
- National Do Not Call Act
- OSHA: Dealer Health & Safety Program
- OSHA: Hazzard Communication Program



Questions?

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