



# SCAM ALERT

## Scam: Car Dealerships - - Sign and Drive Leases Target: All Seniors

Some car dealerships have very misleading ads in the newspaper, radio and on T.V. which claim that their sign and drive leases are zero down with a very low monthly payment. The ads sound too good to be true because most likely they are! The Federal Trade Commission (FTC) advises that ads for many car dealers do not properly disclose restrictions on their offers, including the requirement of a credit score of 800 or higher with approved credit to get those attractive terms. The ads also do not always disclose other required information, including the length of the lease, mileage restrictions and the fact that tax, tags and fees are not included in the monthly payments. Important terms often only appear in fine print at the bottom of the page, if at all. These deceptions violate Federal law and are considered a scam! The law is clear, even if the dealer's ads are not. It is illegal for dealer's ads to leave out or bury important information, and it is illegal to draw people in with claims that only apply to a select few.

### **Misleading advertisements for car leases are a scam!**

The following suggestions may help protect you from this kind of deceptive business practice:

- 🔊 Always read the fine print.
- 🔊 Call another dealer and ask how their lease process works.
- 🔊 Inquire how the dealer is including the costs of tax, license and tags.
- 🔊 Ask what the mileage restrictions are and what the penalties are for exceeding the maximum allowed.
- 🔊 Find out the length of the lease, the process and cost if you decide to keep the car.
- 🔊 Never give your personal information such as your driver's license number, social security number or banking information until you are ready to drive off the lot.
- 🔊 Do not feel pressured by the salesperson or loan officer.
- 🔊 Remember there are always more cars no matter what they say and they need your business!

**If you think you may be a victim of a scam, contact  
San Bernardino County Adult Protective Services (APS) at  
877-565-2020, or your local police department.**