WHAT TO DO AND NOT DO WHEN BUYING A CAR

1. **DO NOT** buy a car until you have a driver’s license. You must still have the vehicle registered and licensed in a state. You cannot drive without a license. Auto Insurance is difficult and expensive. You will have to pay for the vehicle while it sits or others drive it.

2. **DO NOT** let someone other than a licensed sales person get paid for your purchase. Its called bird dogging.

3. **DO NOT** fill out loan applications and information forms on line without verifying who the information will go to. (ID theft)

4. **DO NOT** allow the dealership to complete your application for a loan to your bank or credit union.

5. **DO NOT** provide or allow the dealership to provide false or misleading information to the lender. It’s a federal crime.

6. **DO** leave the dealership with your buyers order and Retail Installment Sales Agreement before you sign to have it reviewed or look for a better deal – it’s the law

7. **DO** use your smart phone to research the vehicle you want to purchase. Look for fair market value, repairs and maintenance, and cost to own. – it’s the smart thing to do

8. **DO** contact your bank or credit union to determine how much you can borrow to purchase a vehicle

9. **DO** get the history on the vehicle from CarFax and Auto Check. They check different sources. It will cost about $60.00 to have the history of your $10,000.00 purchase.

10. **DO** report any disrespectful, unlawful activity by a dealership. If you are displeased walk out of the dealership call your command for a ride home and report the dealership. **DO** report dealerships and individuals who offer you money to bring in customers. They are asking you to violate a lawful order (Art 92 violation) and to commit a crime
How to Help Yourself

1. Take a witness with you when you go to purchase a vehicle. If something goes wrong, both you and the witness should provide a full narrative or statement of events in chronological order. Include full names of the persons you interacted with (receptionist, sales person, manager, service personnel, drivers) and the dates and times of each event leading up to and after the transaction. Fully describe locations, vehicles, items, conversations, and events.

2. You should get a copy of everything you sign or review. Obtain and retain all documents related to your case. Most documents are required by law to be provided to you before or after the sale.

3. Complete an Armed Forces Disciplinary Control Board (AFDCB) Complaint form. Your command and the military want to know about unscrupulous merchants. Their actions will impact your individual and unit readiness.

4. Complete a complaint form with the Better Business Bureau at www.bbb.org. The BBB track complaints for the military and also rates businesses. You should check with the BBB before using a business to verify the business customer compliance standing.

5. Complete a complaint for with the Federal Trade Commission (FTC) at https://www.ftccomplaintassistant.gov/military_home.htm. This is the FTC Military Sentinel web site. The FTC regulates that sales of used vehicles and can change or influence the process to help or hurt servicemembers. You have to let them know that there is a problem.


7. File a complaint with the Consumer Financial Protection Bureau at http://www.consumerfinance.gov/complaint/

8. Contact your congressman and send them a copy of your statement. Ask them to assist you in protecting your rights. You can find your elected officials at http://www.usa.gov/Contact/Elected.shtml