



OFFICE OF NAVAJO NATION HUMAN RIGHTS COMMISSION

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AUTOMOBILE PURCHASING SEMINAR SLATED TO HELP NAVAJO CONSUMERS AVOID PREDATORY TACTICS

ST. MICHAELS, AZ – Purchasing an automobile could become an extensive and complicated process. If you are properly prepared you can walk away with a valuable and worry-free investment. The Navajo Nation Human Rights Commission (Commission) would like to inform Navajo consumers about credit and information protection by providing Automobile Sales and Financing Practice seminar on September 6, 2013 at the Navajo Nation Museum. This one-day consumer protection seminar will begin at 8:30 a.m.

The Commission received over a hundred written complaints and testimonies from three public hearings and came to the conclusion that automobile sales and lending practices in border towns verge on predatory tactics. These tactics leave the buyer more in debt and wondering how they are going to meet other family financial obligations. During a nine month period the Commission examined the sales, lending and finance maneuvers local dealerships engage into when dealing with non-English speaking Navajo consumers.

This seminar will address issues that should help Navajo consumers understand how a credit score determines a person's annual percentage rate (APR) and how a consumer can improve to correct their credit score. Expert presenters from the Consumer Finance Protection Bureau, the Arizona and New Mexico Attorney General Office's and the Navajo Nation Credit Services will also provided information pertaining to fraudulent practices and how you can protect yourself. Consumers will be aware of the types of information dealerships collect and organize. Detail information will be provided on warranties when a consumer starts to have problems with vehicle parts and repairs. Moreover, laws concerning "cool down" provision, lemon laws, arbitration clauses and unwinding a sales contract will also be discussed.

The Commission urges new or existing automobile consumers to attend this seminar before contemplating buying a vehicle in the near future. To ensure the public is properly informed, intermittent Navajo language service will be available to assist non-English speaking consumers with information disseminated by the presenters.

For more information please contact the Office of the Navajo Nation Human Rights Commission at 928-871-7436.

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