

PRICING TRANSPARENCY AND CONSUMER PROTECTION MATRIX

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Cars.com, LLC's ("CARS") connects its dealership customers ("Dealer") with consumers to facilitate a seamless car buying experience. In order to provide this experience, CARS encourages and enables its Dealers to provide price transparency by requiring Dealers listing on Marketplace to understand the laws that protect consumers who intend to purchase vehicles. These laws include but are not limited to laws implemented to prevent unfair and deceptive advertising practices, ("UDAP" laws).

Dealers that list on Marketplace are solely responsible for appropriate and transparent listings, and Dealers are solely responsible for complying with applicable governing regulations. This pricing transparency and consumer protection matrix ("Matrix") provides a comprehensive overview and summary of each US state's UDAP laws, and any local regulations. This Matrix is made part of and supplements the Cars.com [Vehicle Compliance Policy](#). This Matrix is meant to be a reference guide and should not be construed as legal advice. CARS makes no warranties or guarantees about the accuracy, completeness, or adequacy of the information linked in this Matrix. Please always check official sources.

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ALABAMA	
<p>Summary AL Code § 8-19-5 (2024) 28-4415</p>	<p>Section 8-19-5 broadly prohibits any person or motor vehicle dealer from engaging in deceptive or misleading acts in the conduct of trade or commerce, including misrepresenting a product's source, quality, or condition; using false advertising; failing to disclose material damage; or engaging in fraudulent or unfair business schemes.</p>
<p>General Prohibition §Section 8-19-5</p>	<ul style="list-style-type: none"> • Violations of the Commercial Law and Consumer Protections are unlawful acts or practices
<p>Vehicle Pricing Prohibitions §§ 45.25.470(a), (b)(3)</p>	<ul style="list-style-type: none"> • Dealers cannot use terms like "invoice," "dealer cost," or "wholesale price" in advertisements, and cannot claim buyers save money off MSRP or list price unless the savings are explicitly based on the manufacturer's listed price.
<p>Excludable Fees § 45.25.470(b)(2)</p>	<ul style="list-style-type: none"> • Dealers cannot include dealer-added charges or dealer-installed options and accessories in the advertised MSRP or list price.
<p>Non-Excludable Fees § 45.25.470(b)(1)</p>	<ul style="list-style-type: none"> • Dealers must include the manufacturer's suggested retail price (MSRP) or list price from the Monroney sticker, factory-installed options, and manufacturer transportation or destination charges in the advertised price.

ALASKA	
<p>Summary AK Stat § 45.50.471 (2024)</p>	<p>The Alaska Unfair Trade Practices and Consumer Protection Act broadly prohibits unfair methods of competition and unfair or deceptive acts in trade or commerce. The statute enumerates a wide range of prohibited practices, including false or misleading representations about goods or services, bait-and-switch advertising, false claims about price reductions, misrepresentation of sponsorship or quality, odometer tampering, and other forms of deceptive or fraudulent conduct. Any hidden, omitted, or misleading charges or representations that cause consumer confusion or deception are unlawful under this statute.</p>
<p>General Prohibition § 45.50.471(a)–(b)</p>	<ul style="list-style-type: none"> ● Unfair methods of competition and deceptive acts are broadly prohibited; ● Misrepresentation of goods, services, sponsorship, origin, or price reductions prohibited; ● Bait-and-switch advertising and false statements about supply or price intent prohibited; ● Fraud, concealment, or omission of material facts with intent to mislead is unlawful.
<p>Vehicle Pricing Prohibitions AK Stat § 45.25.400 (2024)</p>	<ul style="list-style-type: none"> ● Motor vehicle dealers must comply with AK 45.25.400 (dealer and buyer protection laws) which generally require dealers to avoid bait and switch pricing tactics, misrepresentation of a vehicle's condition, origin, or quality is prohibited, advertising goods or services with without the intent to sell intent not to sell them as advertised.
<p>Excludable Fees § 45.50.471(b)(10), (11), (12)</p>	<ul style="list-style-type: none"> ● False or misleading statements about the reasons for or amounts of price reductions are prohibited; ● Fees must not misrepresent the true sale or advertised price; Undisclosed or misleading add-on charges violate the general deception standard.
<p>Non-Excludable Fees § 45.50.471(a)–(b)</p>	<ul style="list-style-type: none"> ● Any hidden, coercive, or misleading charges that alter the advertised or agreed vehicle price are unlawful

ARIZONA	
<p>Summary AZ Rev Stat § 44-1376.03 (2024) 28-4415</p>	<p>The Arizona Consumer Fraud Act (A.R.S. §§ 44-1376.03, 44-1522) broadly prohibits any broker or motor vehicle dealer from engaging in unfair or deceptive trade practices, including misrepresenting the availability, price, or terms of a motor vehicle. The Attorney General may investigate violations and pursue enforcement actions.</p>
<p>General Prohibition §44-1376.03</p>	<ul style="list-style-type: none"> • Violations of the Arizona Consumer Fraud Act are unlawful acts or practices
<p>Vehicle Pricing Prohibitions §44-1261(B)</p>	<ul style="list-style-type: none"> • Dealers may only advertise specific vehicles if: <ol style="list-style-type: none"> 1. Vehicle is for sale and at the dealer's established place of business; 2. Advertisement discloses street address and business hours for inspection; or 3. The vehicle is available directly from the manufacturer or distributor. • Dealers may not make false or misleading statement of fact concerning the reasons for, existence of, or amounts of, price reductions
<p>Excludable Fees §44-1261(D)</p>	<ul style="list-style-type: none"> • Dealers must clearly and conspicuously state all vehicles are subject to price and availability from the selling dealer.
<p>Non-Excludable Fees §§ 44-1376.03 and 44-1261</p>	<ul style="list-style-type: none"> • Any deceptive or misleading representation concerning vehicle availability, price, or terms violates the general prohibition.

ARKANSAS	
<p>Summary AR Code § 4-88-107 (2024) Ark. Motor Vehicle Commission</p>	<p>The Arkansas Deceptive and Unconscionable Trade Practices Act (A.C.A. § 4-88-107) and the Arkansas Motor Vehicle Commission Advertising Rules broadly prohibit any dealer or broker from engaging in false, misleading, or deceptive advertising, including bait-and-switch practices, misrepresenting vehicle condition, price, or availability, and failing to make required disclosures. Dealers are responsible for ensuring all advertising is truthful, clear, and substantiated, including print, broadcast, and online media. Consumer credit and lease advertisements must include full, accurate, and conspicuous disclosure of terms. Violations may result in enforcement actions by the Commission.</p>
<p>General Prohibition §4-88-107</p>	<ul style="list-style-type: none"> • Deceptive or unconscionable acts include false representations, disparagement of competitors, bait-and-switch advertising, undisclosed damage, misleading charitable solicitations, exploiting vulnerable consumers, and aiding prohibited practices. • Prohibitions are in addition to common law and other statutory remedies.
<p>Vehicle Pricing Prohibitions Rules 3 & 4 §2</p>	<ul style="list-style-type: none"> • Advertisers are prohibited from using bait and switch schemes or other switching schemes that discourage consumers from purchasing the advertised vehicle in order to sell or lease other vehicles. • Vehicles listed for sale must be available, viewable, and sold under the same advertised terms at the listed location.
<p>Excludable Fees § Rule 3, §4.A–E)</p>	<ul style="list-style-type: none"> • Advertised cash price may exclude taxes, license fees, and title fees. • Rebates, discounts, or incentives not available to all consumers must include clear disclosures of limitations.
<p>Non-Excludable Fees § 4-88-107(a) Rule 3, Sections 2, 3, 4, 5, 7</p>	<ul style="list-style-type: none"> • Any fees, terms, or conditions misrepresented, undisclosed, or misleading violate the Act. • Prohibited practices include advertising used vehicles as new, unsupported savings claims, false “factory” or “wholesale” claims, and misrepresentation of credit, financing, or lease terms.

CALIFORNIA	
<p>Summary Cal. Bus. & Prof. Code § § 11713.1</p>	<p>The California Unfair Practices Act and Consumers Legal Remedies Act broadly prohibit any person or business from engaging in unfair, deceptive, or fraudulent acts, including misrepresenting prices, product characteristics, or affiliations, as well as advertising without intent to sell. SB 478 (2024) specifically addresses drip pricing, prohibiting the advertisement of a price lower than the actual cost due to hidden fees, while also providing safe harbors for government-imposed fees, vehicle leasing/rental disclosures, and manufacturer MSRP advertising.</p>
<p>General Prohibition §17000–17002, §1770(a) Civil Code</p>	<ul style="list-style-type: none"> ● Broadly prohibits unfair or deceptive acts in business; ● Misrepresentation of product/service characteristics, source, or price prohibited; ● Advertising with intent not to sell is prohibited; ● Drip pricing (advertised price lower than actual due to hidden fees) prohibited, except for government-imposed taxes/fees and shipping;
<p>SB 478 (2024)</p>	<ul style="list-style-type: none"> ● This Bill specifically addresses drip pricing, prohibiting the advertisement of a price lower than the actual cost due to hidden fees, while also providing safe harbors for government-imposed fees, vehicle leasing/rental disclosures, and manufacturer MSRP advertising.
<p>Vehicle Pricing Prohibitions § 11713.1(a)-(z)</p>	<ul style="list-style-type: none"> ● Dealers cannot misrepresent prices, rebates, or trade-ins, engage in bait-and-switch, advertise unauthorized vehicles, or claim dealer fees as government fees.
<p>Excludable Fees § 11713.1(b)-(c)</p>	<ul style="list-style-type: none"> ● Dealers may exclude taxes, registration, tire fees, emission/testing fees ≤ \$50, finance charges, dealer processing, and electronic registration/transfer fees.
<p>Non-Excludable Fees § 11713.1(c)(1)-(2)</p>	<ul style="list-style-type: none"> ● Dealers must disclose all excludable fees in ads, e.g., using: <i>“Plus government fees and taxes, any finance charges, any dealer document processing charge, any electronic filing charge, and any emission testing charge.”</i>

COLORADO	
<p>Summary CO Rev Stat § 6-1-105 (2022)</p>	<p>The Colorado Consumer Protection Act broadly prohibits suppliers from engaging in unfair or deceptive trade practices, including making false or misleading representations about goods or services, failing to disclose material information, bait-and-switch advertising, and misrepresenting price reductions or guarantees. While the statute enumerates specific prohibited practices, the general prohibition also captures unconscionable, fraudulent, or deliberately misleading acts.</p>
<p>General Prohibition §6-1-105, C.R.S.</p>	<ul style="list-style-type: none"> ● Deceptive or misleading representations broadly prohibited; ● Misrepresentation of price, quantity, quality, source, or benefits prohibited; ● Bait-and-switch advertising prohibited; ● Failure to disclose material information prohibited; ● False statements regarding guarantees or warranties prohibited.
<p>Vehicle Pricing Prohibitions § C.R.S. §12-6-103, §12-6-107, §12-6-117</p>	<ul style="list-style-type: none"> ● Must provide accurate information about warranties, guarantees, or promotional claims
<p>Excludable Fees §C.R.S. §6-1-105; §12-6-107</p>	<ul style="list-style-type: none"> ● Any hidden or undisclosed fees that misrepresent price or benefits violate general deceptive practices rules.
<p>Non-Excludable Fees § C.R.S. §6-1-105; §12-6-107</p>	<ul style="list-style-type: none"> ● General prohibition on deceptive practices applies; all fees or charges that mislead or omit material facts are non-excludable.

CONNECTICUT	
<p>Summary Conn. Gen. Stat. Ch. 735a</p>	<p>The Connecticut Unfair Trade Practices Act (CUTPA) prohibits any person from engaging in unfair methods of competition or unfair or deceptive acts or practices in the conduct of trade or commerce. The legislature directs Connecticut courts and the Commissioner of Consumer Protection to interpret these prohibitions consistently with federal interpretations of Section 5(a)(1) of the Federal Trade Commission Act. The Commissioner may adopt regulations defining unfair or deceptive practices, provided they align with federal standards. CUTPA is remedial and must be liberally construed to protect consumers and promote fair business practices.</p>
<p>General Prohibition Conn. Gen. Stat. Ch. 735a</p>	<ul style="list-style-type: none"> • Unfair or deceptive acts and unfair methods of competition are broadly prohibited in trade or commerce; • CUTPA must be interpreted consistently with federal FTC standards; • The Commissioner may define unfair or deceptive practices by regulation.
<p>Vehicle Pricing Prohibitions Conn. Agencies Regs. § 42-110b-21 (2008) §42-110b-28(b)(2)–(3), (6), (31)</p>	<p>Dealers must clearly and conspicuously disclose:</p> <ul style="list-style-type: none"> • The advertised price must include delivery, dealer prep, and other charges (except taxes, registration, and dealer conveyance fees).
<p>Excludable Fees [§42-110b-28(b)(6)]</p>	<ul style="list-style-type: none"> • Excludable fees are limited to state/local taxes, registration fees, and dealer conveyance or processing fees under §14-62 C.G.S.; • All other costs (federal tax, delivery, preparation, and similar charges) must be included in the advertised price.
<p>Non-Excludable Fees § 42-110b-28(b)(6), (27)</p>	<ul style="list-style-type: none"> • Hidden or undisclosed charges that reduce or misrepresent the actual price are prohibited; • It is unfair or deceptive to advertise a price reduced by a down payment, deposit, or rebate not available to all consumers.

DELAWARE	
<p>Summary Del. Code Ann. tit. 6, §§ 2531–253</p>	<p>The Delaware Uniform Deceptive Trade Practices Act broadly prohibits any person engaged in business from using deceptive acts, including misrepresenting the source, sponsorship, approval, quality, characteristics, or price of goods or services. The statute provides remedies such as injunctions, treble damages, attorneys’ fees, and civil penalties. Certain exemptions exist for compliance with governmental statutes or orders, and for publishers or broadcasters acting without knowledge of deception.</p>
<p>General Prohibition 6 Del. C. § 2532</p>	<p>Deceptive practices broadly prohibited, including:</p> <ul style="list-style-type: none"> ● Misrepresenting source, sponsorship, or affiliation of goods/services; ● Misrepresenting characteristics, quality, quantity, or model of goods/services; ● Misrepresenting prices, discounts, or availability; ● Advertising with intent not to sell or supply reasonably expected public demand;
<p>Vehicle Pricing Prohibitions § 6 Del. C. § 2532</p>	<p>Dealers must:</p> <ul style="list-style-type: none"> ● Accurately advertise the price, including taxes, delivery, dealer preparation, and other charges; ● Clearly disclose trade-in terms, conditions, and any limitations; ● Avoid using misleading terms such as “factory authorized sale,” “executive,” or “repossessed” unless accurate.
<p>Excludable Fees § 6 Del. C. § 2534</p>	<p>Dealers or businesses are exempt if:</p> <ul style="list-style-type: none"> ● Conduct complies with federal, state, or local statutes, orders, or rules; ● Publishers/broadcasters act without knowledge of deception; ● Pre-1965 trademarks or service marks are used in good faith.
<p>Non-Excludable Fees 6 Del. C. §§ 2532–2533</p>	<ul style="list-style-type: none"> ● All other deceptive acts are prohibited and enforceable, with remedies including injunctions, treble damages, civil penalties, and attorneys’ fees.

DISTRICT OF COLUMBIA	
<p>Summary DC Code § 28-3904 (2024)</p>	<p>The D.C. Consumer Protection Procedures Act broadly prohibits any person from engaging in unfair or deceptive trade practices in commerce, whether or not a consumer is actually misled or damaged. This includes misrepresenting goods, services, transactions, prices, or business affiliations, and extends to dealer advertising, sales, leases, repairs, and warranties.</p>
<p>General Prohibition § D.C. Code § 28-3904(a)-(II)</p>	<ul style="list-style-type: none"> • D.C. law broadly prohibits any person from engaging in unfair or deceptive trade practices, including misrepresenting goods, services, prices, affiliations, or the terms of a transaction. This also covers failing to disclose material facts, advertising without intent to sell as advertised, or using unconscionable terms that take advantage of consumer vulnerabilities.
<p>Vehicle Pricing Prohibitions § D.C. Code § 28-3904(a)-(bb)</p>	<p>Dealers must:</p> <ul style="list-style-type: none"> • Accurately disclose all material facts about vehicles; • Disclose the terms of sales, promotions, rebates, trade-ins, and financing without misleading language;
<p>Excludable Fees [D.C. Code § 28-3904(x)-(II)]</p>	<p>Exemptions apply if:</p> <ul style="list-style-type: none"> • Conduct is specifically authorized or permitted by federal, D.C., or local law; • Dealer acts without knowledge of deceptive nature (e.g., publishers or broadcasters).
<p>Non-Excludable Fees D.C. Code § 28-3904(x)-[(II)]</p>	<ul style="list-style-type: none"> • N/A

FLORIDA (for all cities in FL)	
<p>Summary Fla. Stat. § 501.976</p>	<p>The Florida Deceptive and Unfair Trade Practices Act prohibits dealers from engaging in unfair or deceptive acts when selling vehicles, including misrepresenting vehicle status, history, warranties, pricing, or condition, and failing to disclose material facts. Violations include false advertising, adding undisclosed fees, altering odometers, failing to honor warranties, or improperly obtaining customer signatures.</p>
<p>General Prohibition § 501.976(1)-(19)</p>	<ul style="list-style-type: none"> Dealers may not misrepresent a vehicle's usage, condition, or history, or make false claims regarding warranties, repairs, or pricing. They must disclose all material facts and may not engage in deceptive advertising, unconscionable terms, or unauthorized fees.
<p>Vehicle Pricing Prohibitions §§ Fla. Stat. 501.976(1)-(6), (10), (14)-(16), (18)-(19)</p>	<ul style="list-style-type: none"> Must provide full, written disclosure of all warranties, guarantees, or obligations, including cost-sharing methods. Must disclose lien filing procedures and any predelivery service charges. Advertised prices must include all mandatory fees (freight, dealer prep, undercoating/rustproofing) and clearly identify any excluded variable charges.
<p>Excludable Fees §§ Fla. Stat. 501.976(11), (17)-(18)</p>	<ul style="list-style-type: none"> State and local taxes, tags, registration fees, and title fees may be excluded unless local law requires disclosure. Fees reimbursed by manufacturer for predelivery services
<p>Non-Excludable Fees § Fla. Stat. 501.976(11)</p>	<ul style="list-style-type: none"> Fees or charges not disclosed in contracts or advertisements.

GEORGIA	
<p>Summary GA Code § 10-1-372</p>	<p>The Georgia Uniform Deceptive Trade Practices Act broadly prohibits any person from engaging in deceptive trade practices in the course of business, vocation, or occupation, including misrepresenting goods or services, falsely claiming sponsorship, approval, or characteristics, and creating a likelihood of confusion regarding origin, quality, or status. Although the statute does not list specific excludable or non-excludable fees, any misrepresentation or omission that leads to consumer confusion or deception is prohibited under this general deceptive practices standard.</p>
<p>General Prohibition GA Code § 10-1-372</p>	<ul style="list-style-type: none"> Dealers may not misrepresent a vehicle or product's source, sponsorship, certification, characteristics, uses, benefits, quantity, or status. They may not falsely advertise or disparage others, or create a likelihood of confusion or misunderstanding regarding goods or services.
<p>Vehicle Pricing Prohibitions § 10-1-372</p>	<ul style="list-style-type: none"> Disclose accurate characteristics, uses, benefits, quantities, and status of goods or services. Ensure goods represented as new are not deteriorated, altered, reconditioned, reclaimed, or used. Avoid advertising goods without intent to sell or without intending to meet public demand, unless limitations are disclosed. Avoid misrepresenting reasons for, existence of, or amounts of price reductions.
<p>Excludable Fees § 10-1-372</p>	<ul style="list-style-type: none"> N/A
<p>Non-Excludable Fees § 10-1-372</p>	<ul style="list-style-type: none"> Any fee or charge that is misrepresented or undisclosed, leading to confusion or deception.

HAWAII	
<p>Summary HRS § 437-4</p>	<p>The Hawaii statutes broadly prohibit any person or dealer from engaging in unfair methods of competition or unfair or deceptive acts or practices in the conduct of trade or commerce, including false, misleading, or unavailable representations in motor vehicle advertising, misrepresenting pricing terms, vehicle condition, warranties, or discounts, and failure to provide accurate vehicle information such as year, make, model, or license plate number. Although the statute does not list specific excludable or non-excludable fees, any advertisement, representation, or sales practice that misleads consumers regarding availability, pricing, or terms is prohibited under this general deceptive practices standard.</p>
<p>General Prohibition[§ 437-4</p>	<ul style="list-style-type: none"> Dealers must not engage in false, deceptive, or misleading advertising, including bait-and-switch tactics or misrepresentations about vehicle availability, condition, or pricing. All claims in advertisements, including discounts, guarantees, and vehicle status, must be truthful, accurate, and supportable.
<p>Vehicle Pricing Prohibitions § 437-4</p>	<ul style="list-style-type: none"> Dealers must disclose if a vehicle was previously leased, rented, a factory buyback, or used for driver training. Dealers must indicate additional charges, excluding gross income tax and transfer of title fees.
<p>Excludable Fees § 437-4(c)(3)</p>	<ul style="list-style-type: none"> Gross income tax and transfer of title fees may be excluded from the advertised price. Gross income tax and transfer of title fees may be excluded from the advertised price.
<p>Non-Excludable Fees §437-4(b)(1-5)</p>	<ul style="list-style-type: none"> All other fees and charges, including freight/destination, dealer preparation, undercoating or rustproofing, must be included in the advertised price and disclosed clearly.

IDAHO	
Summary Idaho Code § 48-603 (2025)	The Idaho Consumer Protection Act broadly prohibits any person from engaging in unfair methods of competition or deceptive acts in the conduct of trade or commerce. This includes misrepresenting goods or services, creating confusion as to source or affiliation, and making false or misleading statements regarding price, quality, or necessity of products or services.
General Prohibition § 48-603	<ul style="list-style-type: none"> Dealers are prohibited from engaging in any unfair or deceptive acts or practices in the sale of motor vehicles. This includes misrepresenting vehicle prices, terms, conditions, or using misleading or non-industry pricing terms.
Vehicle Pricing Prohibitions § ICPR 233.08	<ul style="list-style-type: none"> Vehicles must be sold at the advertised price to all consumers. Advertised prices that only apply to consumers qualifying for special rebates are prohibited unless fully disclosed.
Excludable Fees § ICPR 20	<ul style="list-style-type: none"> Taxes, license, title, and dealer documentation fees may be excluded if clearly and conspicuously disclosed
Non-Excludable Fees § ICPR 233	<ul style="list-style-type: none"> All other costs necessary to deliver the vehicle must be included in the advertised price

ILLINOIS	
<p>Summary 815 ILCS 510/2</p>	<p>The Illinois Motor Vehicle Advertising Rules broadly prohibit any dealer from engaging in unfair or deceptive acts in the conduct of trade or commerce, including misrepresenting vehicle prices, terms, or conditions. Any hidden, misleading, or undisclosed pricing terms, rebates, or incentives may constitute a deceptive practice under these rules.</p>
<p>General Prohibition § 815 ILCS 510/2</p>	<ul style="list-style-type: none"> Dealers must not misrepresent a vehicle's make, model, condition, or history, or create any likelihood of consumer confusion about the source, affiliation, or certification of the vehicle. All advertised prices, terms, and promotions must be accurate, and dealers may not advertise with intent not to honor the offer or misstate any price reductions
<p>Vehicle Pricing Prohibitions § 14 Ill. Adm. Code 475</p>	<ul style="list-style-type: none"> Dealers must sell vehicles at the advertised price to all consumers; Dealer may not misrepresent factory invoice, dealer cost, or manufacturer rebates without clear disclosure All costs necessary for sale must be included, except for clearly disclosed excludable fees; Rebates, incentives, and limited-time offers must be clearly disclosed with terms and conditions.
<p>Excludable Fees § 14 Ill. Adm. Code 475</p>	<ul style="list-style-type: none"> Taxes, license, title, and dealer documentation fees may be excluded if fully disclosed; Certain manufacturer fees or regulatory fees may also be excluded if properly disclosed.
<p>Non-Excludable Fees § 14 Ill. Adm. Code 475</p>	<ul style="list-style-type: none"> All other costs necessary to deliver the vehicle (prep, dealer-added accessories, shipping, etc.) must be included in the advertised price; Any hidden or undisclosed fees are prohibited under the general deceptive practices standard

INDIANA	
Summary IN Code § 24-5-0.5-3 (2024)	The Indiana Deceptive Consumer Sales Act broadly prohibits any supplier from engaging in unfair, abusive, or deceptive acts or practices in connection with a consumer transaction, including misrepresenting the condition, quality, availability, or price of goods or services. Any act, omission, or representation that is false or misleading, whether made orally, in writing, or electronically, is prohibited.
General Prohibition § IN 24-5-0.5-3(a)-(b))	<ul style="list-style-type: none"> Dealers cannot engage in unfair, abusive, or deceptive acts or practices in any consumer transaction, including misrepresenting product quality, condition, price, availability, warranties, or benefits, or engaging in bait-and-switch advertising. (IC 24-5-0.5-3(a)-(b))
Vehicle Pricing Prohibitions § IN24-5-0.5-3(b) (1)-(16), (18)	<ul style="list-style-type: none"> Dealers cannot misrepresent price reductions, rebates, discounts, trade-in values, repair/replacement needs, or the ability to deliver goods; they cannot advertise products they do not intend to sell or misrepresent business location/affiliation.
Excludable Fees §	<ul style="list-style-type: none"> N/A
Non-Excludable Fees §	<ul style="list-style-type: none"> N/A

IOWA	
<p>Summary § Iowa Code 714H.2</p>	<p>The Iowa Consumer Fraud Private Actions Act broadly prohibits any person from engaging in unfair, deceptive, or fraudulent acts in connection with the advertisement, sale, or lease of consumer merchandise, or the solicitation of charitable contributions. This includes misrepresenting, concealing, suppressing, or omitting material facts, or making false promises or statements that others are intended to rely upon. Certain charitable solicitations—such as those made on behalf of political or religious organizations, accredited colleges or universities, or nonprofit foundations benefiting such institutions—are excluded from this prohibition.</p>
<p>General Prohibition §714H.3(1)</p>	<ul style="list-style-type: none"> Dealers may not engage in any act they know, or reasonably should know, is unfair, deceptive, fraudulent, or misleading, including misrepresentation, concealment, suppression, or omission of material facts, with the intent that others rely on such acts in the advertisement, sale, or lease of consumer merchandise.
<p>Vehicle Pricing Prohibitions § 714H.3(1) referencing §714.16, subsections b–n)</p>	<ul style="list-style-type: none"> Dealers may not use hidden, misleading, or undisclosed terms in vehicle pricing, rebates, or incentives that a consumer is likely to rely on are considered deceptive under Iowa law
<p>Excludable Fees § § 714H.4(1)-(2)</p>	<ul style="list-style-type: none"> Dealers may exclude repair, adjustments, and replacements if costs are under \$300 or 10% of merchandise cost with proper disclosure
<p>Non-Excludable Fees §714H.3(1), §714H.4(2)).</p>	<ul style="list-style-type: none"> Dealers may not exclude fees or charges that conceal, suppress, or omit material facts requested by the consumer, or otherwise mislead the consumer regarding the true cost of the vehicle or service, remain actionable under the statute.

KANSAS	
<p>Summary KCPA §50-626</p>	<p>The Kansas Consumer Protection Act broadly prohibits any supplier from engaging in deceptive acts, including the willful omission of material facts, bait-and-switch advertising, and making false or misleading representations concerning the existence or amount of price reductions. Although the statute does not list specific excludable or non-excludable fees, any hidden or undisclosed fees that lead to a misrepresentation of the advertised price are prohibited under this general deceptive practices standard.</p>
<p>General Prohibition §50-626 (a) & (b)</p>	<ul style="list-style-type: none"> ● The statute generally prohibits dealers from engaging in any deceptive act or practice in a consumer transaction, including: <ul style="list-style-type: none"> ○ Price reductions that are a misrepresentation i.e. hidden fees; and ○ Bait and switch advertising.
<p>Vehicle Pricing Prohibitions § 50-659 § 50-665</p>	<ul style="list-style-type: none"> ● Dealers must comply with specific restrictions related to vehicle pricing, which include: <ul style="list-style-type: none"> ○ Advertised price must include all charges the purchaser must pay, except those explicitly allowed to be excluded; ○ Advertisements must clearly and conspicuously disclose any conditions or limitations that apply to the advertised price, such as a completed odometer statement, whether the vehicle was previously used leased/rented, or used for driver training, as these conditions impact the value of the vehicle.
<p>Excludable Fees §50-626</p>	<ul style="list-style-type: none"> ● Statute silent; refer to General Prohibition.
<p>Non-Excludable Fees §50-626</p>	<ul style="list-style-type: none"> ● Dealers must disclose all mandatory fees or services that are required for delivery of the vehicle.

KENTUCKY	
<p>Summary</p> <p>KRS §367.170</p>	<p>Kentucky’s Consumer Protection Act and Kentucky’s Administrative Regulations on Motor Vehicle Advertising establishes that motor vehicle dealers must not engage in unfair, unconscionable or deceptive methods, acts or practices in trade or commerce.</p>
<p>General Prohibition</p> <p>KRS §367.170</p> <p>605 KAR 1:191 §1(1)-(2)</p>	<ul style="list-style-type: none"> • The statute generally requires dealers to ensure their advertisements are accurate, clearly and conspicuously identify all necessary information, and do not omit disclosures that make an advertised price misleading.
<p>Vehicle Pricing Prohibitions</p> <p>605 KAR 1:191 §2; 5(1)-(2); §8</p>	<ul style="list-style-type: none"> • Generally, as it relates to pricing, dealers are prohibited from engaging in: <ul style="list-style-type: none"> ○ Bait and switch advertising which includes advertising vehicles at a price that does not include all standard equipment; ○ Advertisements that contain misleading language like “name your price,” or “we finance anyone,” unless it is absolutely true; and ○ Advertisements that contain specific trade in amounts.
<p>Excludable Fees</p>	<ul style="list-style-type: none"> • Statute silent; refer to General Prohibition.
<p>Non-Excludable Fees</p> <p>605 KAR 1:191 §13</p>	<ul style="list-style-type: none"> • The stated price shall include all charges that the customer is required to pay for the vehicle, including: <ul style="list-style-type: none"> ○ Freight of destination charges; ○ Dealer preparation and handling charges; and ○ Any additional dealer charges.

LOUISIANA	
<p>Summary La. Admin. Code tit. 32 La. Admin. Code tit. 46 La. Rev. Stat. §51:1405</p>	<p>The Louisiana Unfair Trade Practices and Consumer Protection Law prohibits unfair methods of competition and false, misleading, or deceptive conduct, including deceptive advertising and pricing in motor vehicle sales.</p>
<p>General Prohibition §51:1405 §32: 1261</p>	<ul style="list-style-type: none"> ● A motor vehicle dealer may not use false or misleading advertisements; fail to clearly disclose material facts related to vehicle price or availability; or advertise prices or terms they do not intend to honor.
<p>Vehicle Pricing Prohibitions La. Admin. Code tit. 32 §1261(A)- (2)(h); (2)(h)(i); (2)(f); (2)(g)</p>	<ul style="list-style-type: none"> ● Dealer must fully explain each charge listed on a buyer's invoice. ● Dealer may not charge the purchaser for dealer added services without giving buyers the option to decline. ● Dealer may not impose charges on a purchaser if the deal falls through on a conditional sale. ● Dealer may not pay fees to an unlicensed person for customer referrals.
<p>Excludable Fees La. Admin. Code tit. 46 § V-719(A)</p>	<ul style="list-style-type: none"> ● Fees that may be excluded from the advertised full cash price are: <ul style="list-style-type: none"> ○ State and local taxes ○ License and title fees ○ Notarial fees ○ Convenience/documentary fees (if clearly disclosed) ● All other costs associated with delivering the vehicle must be included in the advertised price.
<p>Non-Excludable Fees La. Admin. Code tit. 46 § V-719(A)</p>	<ul style="list-style-type: none"> ● The advertised price of a new or used vehicle must represent the full cash price for which it will be sold to any and all members of the buying public.

MAINE	
<p>Summary Maine Unfair Trade Practices 5 M.R.S. § 207</p>	<p>The Maine Unfair Trade Practices Act and Department of the Attorney General's Motor Vehicle Advertising Rules broadly prohibit dealers from engaging in unfair or deceptive acts or practices in trade or commerce.</p>
<p>General Prohibition 26-239 C.M.R. ch. 104, §2</p>	<ul style="list-style-type: none"> • The statute generally requires that dealers ensure all vehicle advertisements are truthful, not misleading, and that all price representations include required disclosures. In addition, All required disclosures must be clear and conspicuous, and any omission or ambiguity that could mislead consumers constitutes a deceptive practice under Maine law.
<p>Vehicle Pricing Prohibitions 26-239 C.M.R. ch. 104, §5(B)-(D)</p>	<ul style="list-style-type: none"> • Dealers must comply with the following restrictions related to vehicle pricing: <ul style="list-style-type: none"> ○ The advertised price must include all additional charges which the customer is acted to pay; ○ If an advertisement makes any special pricing offers e.g. "zero dollar down payment," unless it is absolutely true; and ○ When an advertisement includes a discount, rebate, or savings claim, the advertisement must reference the full cash price, including additional dealer markup and extra charges.
<p>Excludable Fees 26-239 C.M.R. ch. 104, §5(C)</p>	<ul style="list-style-type: none"> • The following fees are not required to be included in the advertised price: <ul style="list-style-type: none"> ○ State and local taxes; ○ Title fees; or ○ Options installed at customer request.
<p>Non-Excludable Fees 26-239 C.M.R. ch. 104, §5(B)</p>	<ul style="list-style-type: none"> • The stated price must include all extra charges which the customer is asked to pay. <ul style="list-style-type: none"> ○ Thus, dealers must include freight, destination, preparation, handling fees etc.

MARYLAND	
<p>Summary Maryland Consumer Protection Act</p> <p>Md. Comm. Law § 13-301</p> <p>COMAR 11.12.01.14</p>	<p>Maryland Consumer Protection Act and advertising regulations under Maryland Motor Vehicle Administration establish that vehicle dealers may not engage in false, deceptive or misleading ads, and all required disclosures must appear clearly and conspicuously in dealer advertising.</p>
<p>General Prohibition § 13-301 (1); (5)(i-ii); (6)(i)</p>	<ul style="list-style-type: none"> ● The statute generally prohibits: <ul style="list-style-type: none"> ○ Any false statements or failure to state a material fact with the effect of misleading consumers; ○ Advertising or offering goods without the intent to sell them as advertised; ○ False or misleading representation of fact which concerns the reason for a price reduction.
<p>Vehicle Pricing Prohibitions 11.12.01.14 §A(1); §C(2); and §D(8)</p>	<ul style="list-style-type: none"> ● A dealer may not advertise in any manner that is false, deceptive or misleading, including: <ul style="list-style-type: none"> ○ Statements such as “as low as” or “priced from” unless explicitly true; or ○ Advertising a vehicle at a price which does not include necessary equipment. ● All advertised terms/conditions of a vehicle sale must be clearly and conspicuously disclosed and generally treats undisclosed fees and “add-ons” as deceptive.
<p>Excludable Fees 11.12.01.14 § B(2)(a); B(3)</p>	<ul style="list-style-type: none"> ● The following fees are not required to be included in the advertised price: <ul style="list-style-type: none"> ○ Taxes; ○ Title fees; and ○ Freight and dealer preparation charges, so long as they are clearly and conspicuously disclosed.
<p>Non-Excludable Fees 11.12.01.14 § B(2)(b)</p>	<ul style="list-style-type: none"> ● Any undisclosed dealer-added services, accessory charges, or processing handling fees that are mandatory for the advertised price are treated as non-excludable.

MASSACHUSETTS	
<p>Summary Massachusetts General Laws Chapter 93A 940 CMR 5.00; 5.02</p>	<p>Massachusetts' UDAP/consumer-protection law along with its vehicle-advertising regulations broadly prohibit unfair or deceptive acts or practices in trade or commerce. Vehicle dealer advertising must be truthful, all-in pricing must be clearly disclosed, hidden or undisclosed fees are prohibited, and conditional or misleading price claims (e.g., "free", "discount", "sale") are subject to enforcement.</p>
<p>General Prohibition 93A § 2 940 CMR 5.02</p>	<ul style="list-style-type: none"> ● Dealers must not engage in false, misleading, or deceptive advertising or pricing. ● Any omission of a material fact, ambiguous wording designed to mislead, or price claim that fails to include required costs is prohibited ● Vehicle advertisements must include all material costs and not rely on undisclosed "add-ons" or manipulated fee structures.
<p>Vehicle Pricing Prohibitions 940 CMR 5.02</p>	<ul style="list-style-type: none"> ● Advertised vehicle prices must include all charges that the customer is required to pay — hidden fees or mandatory add-ons are prohibited. ● Dealers cannot advertise one price then charge a higher price via "processing," "prep," "destination," "doc" or other fees that were not included or clearly disclosed. ● Price increases post-offer are treated as unfair/deceptive unless very limited statutory exceptions apply.
<p>Excludable Fees 940 CMR 5.02(3)</p>	<ul style="list-style-type: none"> ● Government-imposed fees (state sales tax, title, registration) may be excluded from the "all-in" advertised price only if clearly and conspicuously disclosed.
<p>Non-Excludable Fees 940 CMR 5.02(3)-(4)</p>	<ul style="list-style-type: none"> ● The following fees must be included in the advertised vehicle price unless separately disclosed: <ul style="list-style-type: none"> ○ Dealer preparation and handling fees; ○ Dealer freight and documentary fees; ○ Destination or freight charges; ○ Any mandatory charge that the buyer must pay to purchase the vehicle.

MICHIGAN	
<p>Summary Michigan Consumer Protection Act §445.903</p>	<p>The Michigan Consumer Protection Act prohibits unfair, unconscionable, or deceptive methods, acts, or practices in the conduct of trade or commerce. Dealers advertising motor vehicles must ensure their advertisements are accurate, clearly disclose material terms and fees.</p>
<p>General Prohibition §445.903(1)(a) §445.903(1)(i)</p>	<ul style="list-style-type: none"> • Unfair, unconscionable, or deceptive methods, acts, or practices in the conduct of commerce. • Dealers must not use false advertisements nor omit terms that make the advertised price misleading.
<p>Vehicle Pricing Prohibitions Michigan Industry Auto Advertising Standards Pg. 5-7</p>	<ul style="list-style-type: none"> • Advertised vehicle price must include all charges the customer is required to pay (dealer preparation, dealer handling, dealer profit margin, installed dealer-options) unless clearly disclosed to the contrary. • Freight/destination charges may be excluded only if the ad adequately discloses that exclusion. • Dealers may not advertise a minimum or guaranteed trade-in allowance (e.g., "\$1,000 for your trade-in regardless of condition"). • Any material condition, limitation or eligibility requirement attached to a promotion or price must be disclosed in clear and conspicuous terms.
<p>Excludable Fees Michigan Industry Auto Advertising Standards Pg. 5 §445.903</p>	<ul style="list-style-type: none"> • Although the statute is silent as to specific excludable fees, the Michigan Industry Automotive Advertising Standards specify that while the advertisement should include a disclaimer, the advertised price does not need to include: <ul style="list-style-type: none"> ○ State and local taxes; ○ License plate, registration and title fees; or ○ Document preparation fees.
<p>Non-Excludable Fees Michigan Industry Auto Advertising Standards Pg. 5</p>	<ul style="list-style-type: none"> • Dealer preparation, handling, documentary/processing fees tied to the sale of the vehicle, dealer-installed options already on the vehicle, and any mandatory charge asked of the buyer must be included in the advertised price or clearly and conspicuously disclosed.

DETROIT, MICHIGAN	
<p>Summary Detroit City Code Chapter 4: Advertising and Signs Chapter 50: Zoning - Motor Vehicle Sales Lots</p>	<p>City of Detroit zoning, sign, and business licensing rules regulate where and how motor vehicle display and advertising may appear on dealer sites, by placing limits on exterior displays, sign permits, screening and other site standards. Those local requirements operate together with Michigan state law, which actually sets the substantive dealer-advertising rules i.e. price disclosures, prohibited qualifiers and misrepresentations.</p>
<p>General Prohibition §4-1-6; §4-4-186; §50-12-293(13); and §4-4-35(f).</p>	<p>Detroit City Code prohibits any person, with the intent to sell, lease, or dispose of a good or service (including motor vehicles), from circulating advertising material or commercial messages that contain claims, offers, or statements of fact that are knowingly false, deceptive, or misleading, or that are calculated to cause disadvantage to the public.</p> <p>Detroit-specific advertising regulations primarily govern physical advertisements and displays rather than online advertising. These regulations include:</p> <ul style="list-style-type: none"> ● Requiring removal of obsolete or outdated advertisements; ● Prohibiting advertisements located in public rights-of-way or that exceed permitted zoning dimensions; and ● Restricting signage that distracts motorists or creates safety hazards. <p>Because Detroit’s advertising rules apply to physical signage and displays, online and price-related advertising practices are governed by the <i>Michigan Consumer Protection Act</i> and related <i>Michigan Industry Auto Advertising Standards</i>. To the degree that Detroit-specific advertising regulations are applicable to online advertisements—such as the requirement to remove outdated advertisements to avoid misrepresenting vehicles actually available for sale—these rules remain relevant to ensure truthful and non-deceptive online advertising.</p>
<p>Vehicle Pricing Prohibitions</p>	<ul style="list-style-type: none"> ● Statute silent; refer to Michigan Consumer Protection Act.

Excludable Fees	<ul style="list-style-type: none">• Statute silent; refer to Michigan Consumer Protection Act.
Non-Excludable Fees	<ul style="list-style-type: none">• Statute silent; refer to Michigan Consumer Protection Act.

MINNESOTA	
<p>Summary Minnesota Deceptive Trade Practices Statue §325D.44</p>	<p>Minnesota’s Deceptive Trade Practices Act prohibits a wide range of deceptive or unfair business practices, including misleading advertising and false or incomplete price disclosures. Vehicle dealers must ensure that all mandatory fees are included in the advertised price unless specifically exempted by law.</p>
<p>General Prohibition §325D.44, subd. 1, (9), (11), (13)</p>	<ul style="list-style-type: none"> ● Prohibits “deceptive representations” or statements that cause confusion or misunderstanding in trade or commerce. ● Makes it unlawful to: <ul style="list-style-type: none"> ○ Advertise goods or services with intent not to sell them as advertised; ○ Make false or misleading statements concerning price reductions; and ○ Engage in any unfair, unconscionable, or deceptive act or practice.
<p>Vehicle Pricing Prohibitions §325D.44, subd. 1a(a)–(b)</p>	<ul style="list-style-type: none"> ● Advertised, displayed, or offered prices must include all mandatory fees or surcharges. It is a deceptive trade practice to advertise a price that does not include mandatory charges. ● “Mandatory fee” includes: <ul style="list-style-type: none"> ○ Any fee required to purchase the good or service; ○ Any fee not reasonably avoidable by the consumer; or ○ Any fee a reasonable person would expect to be included in the total purchase price. <p>Dealers must not advertise a vehicle price excluding such charges unless explicitly allowed under Subd. 1b (see “Excludable Fees”)</p>
<p>Excludable Fees §325D.44, subd. 1a(b); subd. 1b(1)</p>	<ul style="list-style-type: none"> ● Dealers are exempt from the general “mandatory fee” rule for fees authorized by law related to the purchase or lease of a vehicle, such as: <ul style="list-style-type: none"> ○ Any taxes imposed by a government entity; ○ License plate, registration and title fees; or ○ Document preparation fees.
<p>Non-Excludable Fees §325D.44, subd. 1a(a)–(b)</p>	<ul style="list-style-type: none"> ● All other mandatory fees i.e. those not specifically exempted, must be included in the advertised price. ● This includes: <ul style="list-style-type: none"> ○ Dealer preparation, handling, or processing fees;

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| | <ul style="list-style-type: none">○ Destination or freight charges (unless disclosed);○ Dealer-installed options or accessories already on the vehicle; and○ Any fee the consumer must pay to obtain the advertised vehicle. |
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MISSISSIPPI	
<p>Summary Miss. Code Ann. §75-24-5</p>	<p>Mississippi's Consumer Protection Law prohibits unfair or deceptive acts or practices in trade or commerce. Vehicle dealers' advertising must avoid misrepresentations and omissions of material facts i.e. price reductions and bait-and-switch tactics.</p>
<p>General Prohibition § 75-24-5(2)(i) § 75-24-5(2)(k)</p>	<ul style="list-style-type: none"> • Under the statute, dealers must avoid advertising prices the dealer does not intend to honor and must not make misleading statements about price reductions.
<p>Vehicle Pricing Prohibitions § 75-24-5(2)(i) § 75-24-5(2)(k)</p>	<ul style="list-style-type: none"> • Statute prohibits false or misleading statements of fact concerning: <ul style="list-style-type: none"> ○ Reasons for or amount of price reductions; ○ Advertising vehicles with misleading price terms; and ○ Presenting vehicles they do not intend to sell for the advertised amount and condition.
<p>Excludable Fees §75-24-5</p>	<ul style="list-style-type: none"> • Statute silent; refer to General Prohibition.
<p>Non-Excludable Fees § 75-24-5(2)(i) § 75-24-5(2)(k)</p>	<ul style="list-style-type: none"> • All other mandatory fees required to be paid by the consumer must be disclosed in the advertisement, or this could constitute a deceptive trade practice. • Mandatory fees include but are not limited to: <ul style="list-style-type: none"> ○ Dealer preparation, handling, or processing fees; and ○ Dealer-installed options or accessories already on the vehicle.

MISSOURI	
<p>Summary Missouri Revised Statutes §301.567</p>	<p>Missouri Vehicle Advertising Standards prohibits false, deceptive, or misleading motor vehicle advertisements. Dealers must disclose all material terms and ensure that advertised prices include all mandatory charges the consumer must pay. Any omission, misleading statement, or unclear disclaimer constitutes deceptive advertising and may be treated as an attempt to obtain compensation by fraud, deception, or misrepresentation.</p>
<p>General Prohibition §301.567(1)–(3)</p>	<ul style="list-style-type: none"> ● Advertisements may not be false, unclear, deceptive or misleading in any respect. <ul style="list-style-type: none"> ○ Dealers may not use bait and switch advertising to sell vehicles. ○ Dealers cannot misrepresent the value of a vehicle by advertising the vehicle as “new” unless they meet the statutory definition under § 301.550, which categorizes new vehicles as any motor vehicle being transferred for the first time from a manufacturer, distributor or new vehicle dealer.
<p>Vehicle Pricing Prohibitions §301.567(4)–(6), (9)</p>	<ul style="list-style-type: none"> ● Generally, as it relates to pricing, dealers must <ul style="list-style-type: none"> ○ Refrain from using terms like “list price,” “sticker price,” or “suggested retail price” unless referring to the manufacturer’s suggested retail price (MSRP), with clear disclosure. ○ Not advertise “free” items or services if any purchase or condition is required. ○ Clearly and conspicuously disclose the expiration date of any sale or price; if no date is given, the price remains effective while vehicles are in inventory.
<p>Excludable Fees §301.567(7)</p>	<ul style="list-style-type: none"> ● The following fees may be excluded from the advertised price if clearly disclosed: <ul style="list-style-type: none"> ○ State and local taxes; ○ License, title, and registration fees; ○ Buyer selected optional equipment or services; and ○ Freight or destination charges, if the exact amount is disclosed in the ad.
<p>Non-Excludable Fees §301.567(7)</p>	<ul style="list-style-type: none"> ● The following must be included in the advertised price or clearly disclosed if separate: <ul style="list-style-type: none"> ○ Dealer processing, documentation, or handling fees; ○ Dealer preparation or inspection fees; ○ Dealer-installed options or accessories already on the vehicle; and ○ Any mandatory charge the buyer must pay to obtain the advertised vehicle.

MONTANA	
<p>Summary Montana Administrative Rule 23.19.204</p>	<p>The Montana Administrative Rule on Motor Vehicle Sales establishes standards for motor vehicle dealers' advertisements, requiring that all advertising be clear, truthful, and include any disclosures necessary to prevent deception or misunderstanding.</p>
<p>General Prohibition § 23.19.204 (16)</p>	<ul style="list-style-type: none"> ● This statute generally prohibits unfair or deceptive practices in vehicle advertising, including misrepresenting vehicle status, failing to disclose mandatory fees,
<p>Vehicle Pricing Prohibitions § 23.19.204 (3)–(5); (10)</p>	<ul style="list-style-type: none"> ● Specific prohibitions include: <ul style="list-style-type: none"> ○ Misrepresenting the prior usage, condition, or history of a vehicle with the goal of misrepresenting the value of the vehicle; and ○ Accepting a refundable or non-refundable deposit without providing a written receipt that clearly states the conditions.
<p>Excludable Fees § 23.19.204 (15)</p>	<ul style="list-style-type: none"> ● Taxes due to the state and local government may be excluded from the advertised price, so long as the exclusion is clearly disclosed.
<p>Non-Excludable Fees § 23.19.204 (11)</p>	<ul style="list-style-type: none"> ● If added to the cash price of the vehicle, the dealer must fully disclose: <ul style="list-style-type: none"> ○ Processing, documentation, or handling fees

NEBRASKA	
<p>Summary Nebraska Revised Statute § 60-1411.03</p>	<p>The Nebraska Deceptive Trade Practices Act and the Nebraska Motor Vehicle Dealer Advertising Statute regulates dealer advertising and false trade practices. These statutes prohibit deceptive acts in trade or commerce and specifically forbid motor vehicle dealers from advertising untruthfully with respect to year, make, price and terms, with the objective of misrepresenting the vehicle.</p>
<p>General Prohibition § 60-1411.03 (1):(3):(7)</p>	<ul style="list-style-type: none"> ● Dealers may not engage in deceptive or misleading advertising practices, including but not limited to: <ul style="list-style-type: none"> ○ Advertising vehicle prices, models, or terms that are not truthful or clearly set forth; ○ Advertising vehicles not actually available for sale at the advertised price; and ○ Using any advertisement layout or wording likely to mislead or create a false impression.
<p>Vehicle Pricing § 60-1411.03 (5):(8):(11)</p>	<ul style="list-style-type: none"> ● Pursuant to the statute, some price specific advertisement prohibitions include: <ul style="list-style-type: none"> ○ Name your price advertisements, unless they are explicitly true; ○ Advertising specific trade in amounts that are not explicitly true.
<p>Excludable Fees § 60-1411.03 (8)</p>	<ul style="list-style-type: none"> ● Fees that may be excluded from the advertised full cash price are: <ul style="list-style-type: none"> ○ State and local taxes; ○ License, title and governmental fees.
<p>Non-Excludable Fees § 60-1411.03 (3):(7):(8)</p>	<ul style="list-style-type: none"> ● Dealers have an obligation to include all charges the customer must pay, which may include: <ul style="list-style-type: none"> ○ Processing, documentation, or handling fees; ○ Dealer installed options that are already on the vehicle; ○ Standard equipment which is ordinarily suited for the operation of that vehicle i.e. any compulsory add-ons that customer cannot refuse and still purchase the vehicle; and ○ Mandatory dealer preparation or reconditioning fees.

NEVADA	
<p>Summary NRS § 598.0915 NAC § 482.130</p>	<p>Nevada’s general consumer protection statute, the Nevada Deceptive Trade Practices Act, and the Nevada Administrative Code, together prohibit deceptive acts in trade or commerce and establish specific advertising standards for motor vehicle dealers. Dealers must ensure that all advertisements are truthful, not misleading, and that vehicle prices, fees, and terms are clearly and accurately disclosed.</p>
<p>General Prohibition § 598.0915 (2)(5)(9)</p>	<ul style="list-style-type: none"> ● Dealer advertising must be accurate, truthful and not misleading, thus dealers may not: : <ul style="list-style-type: none"> ○ Knowingly make any false or misleading statement in connection with the sale or advertisement of a vehicle; ○ Make false representations concerning price reductions, discounts of the reason for them; and ○ Represent the vehicle as having characteristics or qualities that it does not, with the intent of misrepresenting the value of the vehicle.
<p>Vehicle Pricing Prohibitions § 482.130 1(a); 1(b); 2(a)-(b); (3):(4)</p>	<ul style="list-style-type: none"> ● Dealers must comply with specific restrictions related to vehicle pricing, which include: <ul style="list-style-type: none"> ○ Advertised price must include all charges the purchaser must pay, except those explicitly allowed to be excluded; ○ Advertisements must clearly and conspicuously disclose any conditions or limitations that apply to the advertised price; ○ Dealers may not advertise a vehicle at a price for which it is not available or misrepresent the terms of sale, financing or rebate; ○ Dealers may not use the term “free” or claim any price reduction unless it is genuine and not misleading, and there are no conditions required.
<p>Excludable Fees § 482.130 1(b)</p>	<ul style="list-style-type: none"> ● The following fees may be excluded from the advertised price if clearly disclosed: <ul style="list-style-type: none"> ○ Sales tax; ○ Title, license and registration fees; and ○ Optional items selected by the buyer.
<p>Non-Excludable Fees § 482.130 1(b)</p>	<ul style="list-style-type: none"> ● The following fees must be included in the advertised vehicle price unless separately disclosed: <ul style="list-style-type: none"> ○ Dealer processing, documentation, or handling fees; ○ Dealer preparation or reconditioning fees; ○ Destination or freight charges; ○ Dealer installed options or accessories already on the vehicle; and ○ Any mandatory charge that the buyer must pay to purchase the vehicle.

NEW HAMPSHIRE	
<p>Summary New Hampshire Revised Statutes RSA 358-A:2</p>	<p>New Hampshire's Regulation of Business-Practices for Consumer Protection Statute, prohibits any unfair or deceptive methods, acts or practices in trade or commerce, including misleading or false vehicle advertising. Dealers must ensure advertisements are truthful, clearly set forth, and include any material terms, conditions or limitations.</p>
<p>General Prohibition RSA 358-A:2 (VI); (IX); (XI)</p>	<ul style="list-style-type: none"> ● This statute generally prohibits: <ul style="list-style-type: none"> ○ Making false or misleading statements concerning the existence or amount of price reductions; ○ Advertising goods or services with intent not to sell them as advertised; and ○ Representing goods as new or original when they are used or altered, with the goal of misrepresenting the value of the goods.
<p>Vehicle Pricing Prohibitions RSA 358-A:2 (VII); (XI)</p>	<ul style="list-style-type: none"> ● Dealers may not: <ul style="list-style-type: none"> ○ Make false or misleading statements of fact with respect to amounts and reasons for price reductions; ○ Misrepresent the standard or quality, with the intent of misrepresenting the value of the vehicle.
<p>Excludable Fees RSA 358-A:2 (VI); (IX); (XI)</p>	<ul style="list-style-type: none"> ● Statute silent; refer to General Prohibition.
<p>Non-Excludable Fees RSA 358-A:2 (VI); (IX); (XI)</p>	<ul style="list-style-type: none"> ● Statute silent; refer to General Prohibition.

NEW JERSEY	
<p>Summary N.J.S.A. 56:8-2 13:45A-26A</p>	<p>New Jersey’s general consumer protection statute — the New Jersey Consumer Fraud Act, and the dealer advertising regulations in the New Jersey Administrative Code together prohibit deceptive acts and practices in trade or commerce and establish specific advertising standards for motor vehicle dealers. Dealers must ensure that all advertisements are truthful, not misleading, and that vehicle prices, fees, and terms are clearly and accurately disclosed.</p>
<p>General Prohibition 13:45A-26A.4(a)(1) 13:45A-26A.7(a)(2)</p>	<ul style="list-style-type: none"> ● This statute generally prohibits <ul style="list-style-type: none"> ○ Advertising a motor vehicle as part of a scheme to not sell it at the advertised price; ○ Failure to disclose an advertised price that has been calculated by deducting a down payment, trade-in allowance, or any deductions other than a manufacturer's rebate or dealer's discount.
<p>Vehicle Pricing Prohibitions 13:45A-26A.5(a)(2) 13:45A-26A.7(a)(3)</p>	<ul style="list-style-type: none"> ● Dealers must comply with specific restrictions related to vehicle pricing, which include: <ul style="list-style-type: none"> ○ Any advertisement offering a vehicle for sale at an advertised price must include the statement: “price(s) include(s) all costs to be paid by a consumer, except for licensing costs, registration fees, and taxes.” <ul style="list-style-type: none"> ■ “all costs to be paid by a consumer” to mean manufacturer-installed options, freight, transportation, shipping, dealer preparation, and any other costs to be borne by the consumer except licensing costs, registration fees and taxes. ○ Requires advertisements to clearly and conspicuously state all disclaimers, thus, dealers must ensure advertised vehicle prices do not omit any mandatory costs or rely on undisclosed deductions.
<p>Excludable Fees 13:45A-26A.5(a)(2)</p>	<ul style="list-style-type: none"> ● The following fees may be excluded from the advertised price if clearly disclosed: <ul style="list-style-type: none"> ○ Licensing, registration, and sales taxes.
<p>Non-Excludable Fees 13:45A-26A.5(a)(2)</p>	<ul style="list-style-type: none"> ● All costs required to be paid by a consumer, includes: <ul style="list-style-type: none"> ○ Manufacturer installed options; ○ Freight, transportation, and shipping charges; ○ Any mandatory charge the buyer must pay to obtain the vehicle.

NEW MEXICO	
<p>Summary NMSA § 57-12-3 N.M. Admin. Code § 12.2.4</p>	<p>New Mexico’s general consumer protection statute, the New Mexico Unfair Practices Act, and the administrative regulations governing motor-vehicle dealer advertising, prohibit unfair, deceptive or unconscionable trade practices and require that motor vehicle dealer advertisements be truthful, clear, and not misleading. Dealers must ensure that advertised vehicle prices, fees, and terms are accurately disclosed.</p>
<p>General Prohibition § 57-12-3(1)</p>	<ul style="list-style-type: none"> ● The statute generally prohibits any act or practice that misleads consumers, including: <ul style="list-style-type: none"> ○ Misrepresenting price, condition or terms in vehicle advertising.
<p>Vehicle Pricing Prohibitions § 12.2.4.21(A)-(D)</p>	<ul style="list-style-type: none"> ● Dealer advertisements must: <ul style="list-style-type: none"> ○ Ensure that any advertised price reflects the full cost the consumer is reasonably expected to pay and that conditions are clearly disclosed; and ○ Not include false, misleading or incomplete disclosures/qualifiers of price terms or fees i.e. “with trade” or “with dealer financing”; ○ Any additional charges must be clearly identified as optional or consumer selected.
<p>Excludable Fees § 12.2.4.21(A)</p>	<ul style="list-style-type: none"> ● So long as the advertisement clearly and conspicuously discloses, the following charges may be excluded from the advertised fee: <ul style="list-style-type: none"> ○ Federal and state taxes; ○ License fees; ○ Vehicle registration; and ○ Dealer transfer service fees.
<p>Non-Excludable Fees § 57-12-3(2)</p>	<ul style="list-style-type: none"> ● Any mandatory fee the buyer must pay in connection with the advertised vehicle which is not clearly disclosed as being excluded, including: <ul style="list-style-type: none"> ○ Dealer preparation, handling or document fees; ○ Dealer installed options already on the vehicle; ○ Any mandatory charge the buyer must pay to obtain the vehicle.

NEW YORK	
Summary	New York's General Business Statutes broadly prohibit any deceptive acts and practices, including false or misleading advertising. The New York Attorney General released guidelines for dealers for how these prohibitions will be enforced.
General Prohibition NY Gen Bus L §§ 349, 350-A, 396	<p>Deceptive Acts and Practices</p> <ul style="list-style-type: none"> ● False / Misleading Advertising <ul style="list-style-type: none"> ○ e.g. False / Misleading Price (Reductions)
Vehicle Pricing Prohibitions AG Guidelines AG Violating Advertisement Examples	<p>Dealers may not sell above advertised price.</p> <p><u>Requires Advertising to be:</u></p> <ul style="list-style-type: none"> ● in Plain Language ● Clear and Conspicuous <ul style="list-style-type: none"> ○ Must disclose all material facts (e.g. limitations, disclaimers, qualifications, conditions, exclusions, restrictions) <p><u>Prohibits Advertising that Contains:</u></p> <ul style="list-style-type: none"> ● Deceptive Language <ul style="list-style-type: none"> ○ Disclaimers that contradict, confuse, unreasonably limit, or materially modify advertisement ○ e.g. "no money down" when taxes or title fees must be paid when contract signed, "bonus," "free equipment" ● Bait-and-Switch (offers deals that are alluring but insincere) ● False Price Comparisons / Matching <ul style="list-style-type: none"> ○ e.g. "low prices," "guaranteed lowest prices," "meet your best offer," "save \$1,000," "25% off," "sale," "discount," "savings," "price cut," "reduced," "tent sale," "dealer cost" ● Specific Trade-In Allowance / Range of Prices <ul style="list-style-type: none"> ○ e.g. "\$2,000 minimum trade-in," "up to \$500," "as much as \$500" ● Any price for a motor vehicle unless such price includes all costs to the consumer except tax, registration and title fees.
Excludable Fees AG Guidelines	<p>Statute silent; refer to General Prohibition and Attorney General's Guidelines, which permits excluding only (with a corresponding statement indicating the exclusion):</p> <ul style="list-style-type: none"> ● Registration fees

	<ul style="list-style-type: none"> • Title fees • Taxes <p>NY CLS Gen Bus § 741-D(2), which regulates automobile brokers, also requires a vehicle’s advertised price to be the actual price, excluding only taxes, registration and title fees.</p>
<p>Non-Excludable Fees AG Guidelines</p>	<p>Statute silent; refer to General Prohibition and Attorney General’s Guidelines:</p> <ul style="list-style-type: none"> • All other fees not listed above as “excludable”
<p>Pending Legislation FAIR Business Practices Act</p>	<p>The New York legislature has passed the FAIR Business Practices Act (Senate Bill S8416) and is waiting on governor approval as of Oct. 23, 2025. This bill would expand General Prohibitions from simply “Deceptive Acts and Practices” to any “Unfair, Deceptive and Abusive Business Acts and Practices.”</p>
<p>NEW YORK CITY</p>	
<p>Summary 6 RCNY § 5</p>	<p>Dealers in New York City are subject to both New York state law (see above) and NYC local law. NYC’s Consumer Protection Law prohibits false price reductions and comparisons and requires certain price-related disclosures. NYC’s Truth-in-Pricing law requires all commodities, which may include cars, to conspicuously display the total selling price, excluding tax.</p>
<p>General Prohibition 6 RCNY §§ 5-06, 12, 35, 88, 89-99, 101 6 RCNY § 20-700, 708, 723</p>	<p><u>Deceptive / Unconscionable Sale Practices:</u></p> <ul style="list-style-type: none"> • False / Misleading / Deceptive Statement or Representation <ul style="list-style-type: none"> ○ Offering goods with intent not to sell them as offered • Using Exaggeration / Innuendo / Ambiguity / Failure to State Material Fact <ul style="list-style-type: none"> ○ if (tends to) deceive ○ Failure to disclose clearly and conspicuously all material exclusions, reservations, limitations, modifications, or conditions on such offer. • False / Misleading Price Reductions / Comparisons <ul style="list-style-type: none"> ○ Vague Language (i.e. not specify make, model, original price, etc.) ○ Non-Meaningful (Nominal) Reduction ○ Typically involves language like “free,” “bonus,” “wholesale,” “manufacturer’s price,” “less than cost,” “% off,” “now only \$,” “was ..., now ...,” “value,” “introductory offer,” “discount,” etc. • Failing to Conspicuously Display Total Selling Price (excluding tax)
<p>Excludable Fees 6 RCNY § 20-708</p>	<ul style="list-style-type: none"> • Tax • Otherwise, statute silent; refer to General Prohibition

Non-Excludable Fees
[6 RCNY § 20-708](#)

- **Total Selling Price** (excluding tax)
- Otherwise, statute silent; refer to General Prohibition

NORTH CAROLINA	
Summary	North Carolina's Consumer Protection statutes broadly prohibit any unfair or deceptive methods of competition, acts, or practices that affect commerce. Statutes regulating Motor Vehicle Advertisements list several non-excludable fees and require these to be disclosed in the advertisement.
General Prohibition N.C. Gen. Stat. § 75-1.1; § 75-29	<ul style="list-style-type: none"> • Unfair or Deceptive Methods of Competition / Acts / Practices (affecting commerce) • False Price Reductions
Vehicle Pricing Prohibitions N.C. Gen. Stat. § 20-101.1(a)	<u>Requires Advertisements to:</u> <ul style="list-style-type: none"> • Separately identify and disclose the amount of each non-excludable fee (<i>see below</i>) to be charged
Excludable Fees N.C. Gen. Stat. § 20-101.1(d)	Fee related to the online registration of a motor vehicle <ul style="list-style-type: none"> • But must be separately stated elsewhere (e.g. buyer's purchase order, lease, etc.)
Non-Excludable Fees N.C. Gen. Stat. § 20-101.1(a)	All costs of vehicle (except those listed as "excludable" above), including but not limited to: <ul style="list-style-type: none"> • Administrative fees • Origination fees • Documentary fees • Procurement fees • Other similar administrative fees related to the sale or lease of a motor vehicle

NORTH DAKOTA	
Summary	North Dakota's Consumer Protection statutes are very broad, prohibiting any directly or indirectly untrue, deceptive, or misleading motor vehicle advertising.
General Prohibition N.D.C.C. § 51-10	<ul style="list-style-type: none"> No applicable language; refer to Vehicle Pricing Prohibition.
Vehicle Pricing Prohibitions N.D.C.C. § 51-15-01; § 51-15-02; § 51-12-01	<p>(Direct or Indirect) Untrue / Deceptive / Misleading Advertising</p> <ul style="list-style-type: none"> - Related to product or its price - Including: <ul style="list-style-type: none"> - Deceptive Acts - Deceptive Pretenses - Fraud - False Pretenses - False Promises - Misrepresentations
Excludable Fees	<ul style="list-style-type: none"> Statute silent; refer to Vehicle Pricing Prohibition.
Non-Excludable Fees	<ul style="list-style-type: none"> Statute silent; refer to Vehicle Pricing Prohibition.

OHIO	
<p>Summary UDAP Law Link Guidelines for Motor Vehicle Advertising</p>	<p>Ohio's Deceptive Trade Practices statute broadly prohibits any deceptive trade practices, such as bait and switch advertising, false price reductions, and misrepresentations of a product. The Ohio Attorney General provides an FAQ page for dealers advertising motor vehicles (see "Guidelines for Motor Vehicle Advertising" link), which clearly lists what must be disclosed in a vehicle advertisement and what fees must be included in the price listing.</p>
<p>General Prohibition Ohio Rev. Code Ann. § 4165.02</p>	<p>General Prohibitions:</p> <ul style="list-style-type: none"> ● Bait and Switch Prohibited <ul style="list-style-type: none"> ○ E.g. misrepresent dealer's inventory, nature of business, expertise, or ability to offer price reductions ○ E.g. add or substitute equipment (without notice and opportunity to rescind) ● False Price Reductions / Comparisons ● Failure to Provide Certain Requested Documents
<p>Vehicle Pricing Prohibitions Ohio Admin. Code, 109:4-3-03, 109:4-3-10, 109:4-3-12, 109:4-3-16</p>	<p>Price and Savings</p> <ul style="list-style-type: none"> ● Bait and switch pricing tactics ● Offering vehicles for sale that are not immediately available ● Advertise any price for a motor vehicle unless such price includes all costs to the consumer except tax, title and registration fees, and a documentary service charge, provided such charge does not exceed the maximum documentary service charge permitted to be charged
<p>Excludable Fees Ohio Admin. Code 109:4-3-16</p>	<ul style="list-style-type: none"> ● Registration fee ● Licensing fees ● Title fees ● Document fees (subject to maximum) ● Taxes ● Freight, Handling, and Dealer Preparation fees <ul style="list-style-type: none"> ○ But must clearly and conspicuously disclose that advertised price does not include these charges ● Price discount (only if available to all consumers) <ul style="list-style-type: none"> ○ If available only to limited section of consumers, dealers may not advertise the discounted price ○ But dealers may identify an additional discount is available if all material terms are clearly and conspicuously disclosed in the advertisement

Non-Excludable Fees
[Ohio Admin. Code](#)
[109:4-3-16](#)

- All other fees not listed above as excludable

OKLAHOMA	
<p>Summary 78 Okl.St. Ann. § 53</p>	<p>Oklahoma’s Deceptive Trade Practices statute broadly prohibits deceptive trade practices, such as false representations of the good itself, its source, and any price reductions.</p>
<p>General Prohibition 78 Okl.St. Ann. § 53</p>	<p>General Prohibitions - Deceptive Trade Practices:</p> <ul style="list-style-type: none"> ● False Representations ● Deceptive Representations ● “Bait and Switch” advertising
<p>Vehicle Pricing Prohibitions Okla. Admin. Code § 765:16</p>	<p>Dealer-Specific Prohibitions:</p> <ul style="list-style-type: none"> ● False or Misleading Advertising <ul style="list-style-type: none"> ○ Any statements that are not accurate, clear, or conspicuous ○ Bait and switch tactics ○ Listing a price that only excludes allowable fees, including state and local taxes, license, title and processing fee. ○ Presumptively false and misleading statements - See Okla. Admin. Code § 765:16-3-11 ● “Qualification” Language of any kind <ul style="list-style-type: none"> ○ E.g. “with trade,” “with acceptable credit,” “with dealer-arranged financing,” “with down payment” ● Advertise any price for a motor vehicle unless such price includes all costs to the consumer except tax, title and registration fees, and a processing fee
<p>Excludable Fees Okla. Admin. Code § 765:16-3-6</p>	<ul style="list-style-type: none"> ● State and Local Taxes ● License fee ● Title fee ● Processing fee
<p>Non-Excludable Fees Okla. Admin. Code § 765:16-3-6</p>	<ul style="list-style-type: none"> ● Full cash price of vehicle (without any rebate, cash back, discount savings claim, or other incentive) ● All other fees and costs not listed in “Excludable Fees” section above

OREGON	
<p>Summary Oregon's UPTA</p>	<p>The Unlawful Trade Practices Act of Oregon broadly prohibits deceptive sales and business practices, including (but not limited to) making any false or misrepresenting statements, failing to disclose certain information, generally causing confusion or misunderstanding, and knowingly taking advantage of a customer's ignorance. Further, price comparisons are heavily regulated, with certain terms only allowed in specific instances.</p>
<p>General Prohibition ORS § 646.607 ORS § 646.883</p>	<p>General Prohibitions:</p> <ul style="list-style-type: none"> ● "Unconscionable tactics" when selling goods <ul style="list-style-type: none"> ○ Includes knowingly taking advantage of a customer's ignorance (e.g. with pricing) ● Causing confusion or misunderstanding about a good ● False or Misrepresenting Statements <ul style="list-style-type: none"> ○ E.g. in promotions to publicize a product
<p>Vehicle Pricing Prohibitions ORS § 646.883 OAR 137-020-0020, 0040, 0050</p>	<p>Advertising Prohibitions:</p> <ul style="list-style-type: none"> ● Unfair / Deceptive Pricing and Sales Practices <ul style="list-style-type: none"> ○ False / Misleading / Deceptive Advertising ○ False / Incomplete / Misrepresentative / Unsubstantiated Representations ● Any Price Comparison <ul style="list-style-type: none"> ○ unless clearly and conspicuously states origin of comparative price ● Use of the following terms, unless referring to the seller's own former or future price: <ul style="list-style-type: none"> ○ "Regular," "reduced," "sale," "usually," "originally," "clearance," "liquidation," "formerly," "discount," "___ percent discount," "\$___ discount," "___ percent off," "\$___ off" ● Bait and Switch ● Advertise any price for a motor vehicle unless such price includes all costs to the consumer except tax and fees for license, registration, DEQ, and document processing. <ul style="list-style-type: none"> ○ Or if any of the above is not clearly and conspicuously disclosed <p>Charging for:</p> <ul style="list-style-type: none"> ● Services required by manufacturer or distributor (before delivery to consumer) ● Overhead Expenses (e.g. warehousing, flooring, advertising, clerical costs) ● Transportation Costs ● Transfer / Reassignment / Assumption Fee, when actually Down Payment
<p>Excludable Fees</p>	<ul style="list-style-type: none"> ● Any handling and shipping charges (but must be clearly disclosed) ● Taxes

<p>OAR 137-020-0020(3)(c)</p>	<ul style="list-style-type: none">● License Fees● Registration Costs● Department of Environmental Quality Fees● Document Processing Fee (but must be clearly and conspicuously disclosed)
<p>Non-Excludable Fees OAR 137-020-0020(3)(c), 0050(2)(ee)</p>	<ul style="list-style-type: none">● Down Payment● Minimum Trade-In Amount● Deposit● All other fees not listed as “excludable” above

PENNSYLVANIA	
<p>Summary 73 P.S. § 201</p>	<p>Pennsylvania’s Unfair Trade Practices and Consumer Protection Law broadly prohibits unfair and deceptive trade practices.</p>
<p>General Prohibition 73 P.S. § 201(4)</p>	<ul style="list-style-type: none"> ● False Price Reductions ● Any Fraudulent or Deceptive Conduct
<p>Vehicle Pricing Prohibitions 37 Pa. Code § 301.2</p>	<ul style="list-style-type: none"> ● False / Misrepresentative Price Reductions <ul style="list-style-type: none"> ○ e.g. using term “at wholesale” ● False or Misleading Representations / Statements <ul style="list-style-type: none"> ○ e.g. not selling vehicle under advertised terms (including price) <ul style="list-style-type: none"> ■ Bait and Switch Practices ○ e.g. advertising trade-in value (unless within usual price range that dealer sells these vehicles) ○ Advertising a Price Range (e.g. “up to \$700”), unless criteria affecting range is clearly and conspicuously disclosed ● Bait and Switch Practices ● Advertise any price for a motor vehicle unless such price includes all costs to the consumer except tax, licensing and registration fees, minimal equipment, and any set-off, discount, trade-in allowance, or other price reduction.
<p>Excludable Fees 37 Pa. Code § 301.2</p>	<ul style="list-style-type: none"> ● Taxes ● Registration fees ● Licensing fees ● Equipment that motor vehicle model is minimally equipped by the manufacturer <ul style="list-style-type: none"> ● but must clearly and conspicuously disclose that not included in advertised price ● Set-off / Discount / Trade-in Allowance / Other price reduction <ul style="list-style-type: none"> ● but must clearly and conspicuously disclose and amount:
<p>Non-Excludable Fees 37 Pa. Code § 301.2</p>	<p>All necessary or usual fees before vehicle’s delivery to purchaser, including (but not limited to):</p> <ul style="list-style-type: none"> ● Freight fees ● Handling fees ● Vehicle preparation fees

RHODE ISLAND	
Summary	Rhode Island’s Unfair Trade Practice and Consumer Protection Act broadly prohibits unfair and deceptive acts or practices in commerce. Rhode Island’s statutes and regulations prohibit dealers from using false or misleading advertising, false price reductions, bait and switch advertising, and other related deceptive acts.
General Prohibition RI Gen L § 6-13.1-2, 11, 19 (2024)	<ul style="list-style-type: none"> ● Unfair Methods of Competition ● Unfair / Deceptive Acts or Practices (in commerce)
Vehicle Pricing Prohibitions RI Gen L § 31-5.1-3. (2024) , RI Gen L § 31-5.1-4.(c)(5), (c)(7), (e)(3) 280-RICR-30-20-1.6..9	Dealers May Not Participate in: <ul style="list-style-type: none"> ● Deceptive Trade Practices ● Actions Arbitrary / in Bad Faith / Unconscionable ● False or Misleading Advertising ● Anticompetitive Pricing (vehicle sale at lower than cost) ● False Price Reductions / Advertising <ul style="list-style-type: none"> ○ e.g. using terms “wholesale,” “dealer cost,” “prices guaranteed lower,” etc. ● Bait and Switch Advertising / Selling Practices ● Charging any fees (except Title and/or Documentary Preparation Fees) ● Advertising a price except the full delivered price
Excludable Fees	<ul style="list-style-type: none"> ● Statute silent; refer to General Prohibition.
Non-Excludable Fees 280-RICR-30-20-1.9	<ul style="list-style-type: none"> ● Full delivered price

SOUTH CAROLINA	
Summary	The South Carolina Unfair Trade Practices Act broadly prohibits unfair and deceptive acts, practices, and methods of competition. South Carolina's statutes also prohibit false, deceptive, and misleading vehicle advertising and false price reductions. Dealers must clearly and conspicuously disclose in the advertisement any closing fee. The statute is vague as to whether these fees (closing; infrastructure maintenance fee) must be included in the advertised price.
General Prohibition SC Code § 39-5-20, 330 (2024)	<ul style="list-style-type: none"> ● Unfair Methods of Competition <ul style="list-style-type: none"> ○ e.g. selling at lower than wholesale price ● Unfair / Deceptive Acts or Practices
Vehicle Pricing Prohibitions SC Code § 37-2-307, 308 (2024)	<ul style="list-style-type: none"> ● False / Deceptive / Misleading Advertising ● False Price Reductions <ul style="list-style-type: none"> ○ Qualification Language (e.g. "with trade," "with down payment") <p>Dealer must Clearly and Conspicuously Disclose in Advertisement:</p> <ul style="list-style-type: none"> ● Closing Fee (includes dealer's actual costs for all administrative and financial work to transfer and deliver vehicle to consumer) <ul style="list-style-type: none"> ○ e.g. compliance with state, federal, and lender requirements ○ e.g. document preparation / retrieval, protection of private consumer information, storage costs ○ related employee compensation, information processing, facilities costs, supplies, materials
Excludable Fees SC Code § 37-2-308(E) (2024) SC Code § 56-3-214(D) SC Code § 56-3-627	<ul style="list-style-type: none"> ● Rebate available to majority of general buying public ● Quality Assurance Fee ● Otherwise, statute silent; refer to General and Vehicle Pricing Prohibitions <ul style="list-style-type: none"> ○ *note - 2023 amendment eliminated language requiring Closing Fee to be included in advertised price
Non-Excludable Fees SC Code § 37-2-308(E) (2024)	<ul style="list-style-type: none"> ● Rebate not available to majority of general buying public ● Otherwise, statute silent; refer to General and Vehicle Pricing Prohibitions

SOUTH DAKOTA	
Summary	South Dakota’s Deceptive Trade Practices and Consumer protection statutes broadly prohibit any deceptive acts, practices, fraud, false pretenses, false promises, and misrepresentations in a sale or advertisement. South Dakota’s administrative rules prohibit false and misleading advertising, bait and switch practices, and using certain terms in advertising.
General Prohibition SD Codified L § 37-24-6 (2024)	<ul style="list-style-type: none"> ● Deceptive Acts / Practices, Fraud, False Pretenses, False Promises, Misrepresentations in a sale or advertisement ● False / Misrepresentative Price Reductions
Vehicle Pricing Prohibitions SD Admin Rules 61:24:07	<ul style="list-style-type: none"> ● False / Misleading <ul style="list-style-type: none"> ○ Representation of Charges / Fees ○ Representation / Statement of Fact ○ Price Reductions ● Bait and Switch <ul style="list-style-type: none"> ○ e.g. selling at higher price than advertised ● Using the terms “dealer cost,” “inventory price,” “factory invoice,” “invoice,” “wholesale,” “factory billing,” “factory sale,” “wholesale price,” etc. ● Advertising price other total price to consumer (except those listed specifically as “excludable” below) <ul style="list-style-type: none"> ○ Unless in reference to trade-in, set-off, discount, or other price reduction ○ AND disclosed clearly and conspicuously with amount
Excludable Fees SD Admin Rules 61:24:07:04	<ul style="list-style-type: none"> ● Taxes ● License Fees ● Documentary Fees ● Registration Costs
Non-Excludable Fees SD Admin Rules 61:24:07:04	<ul style="list-style-type: none"> ● All other fees not listed as “excludable” above

TENNESSEE	
Summary	Tennessee’s Consumer Protection Act broadly prohibits any unfair or deceptive acts or practices in trade or commerce. Tennessee’s Motor Vehicle Commission prohibits vehicle advertising that is false, misleading, or deceptive and requires certain pricing disclosures.
General Prohibition TN Code § 47-18-104(b)(9), (b)(11), (b)(27), (d)	<p>Unfair or Deceptive Acts / Practices, such as:</p> <ul style="list-style-type: none"> ● False Price Reductions <ul style="list-style-type: none"> ○ E.g. misrepresenting former price or savings ● Bait and Switch Tactics
Vehicle Pricing Prohibitions Tenn. Comp. R. & Regs. 0960-01-.12(1), (4)	<p><u>Prohibited Motor Vehicle Advertising:</u></p> <ul style="list-style-type: none"> ● Any False, Misleading, or Deceptive Acts ● False Pricing <ul style="list-style-type: none"> ○ False Price Reductions / Comparisons ● Advertising any price for a motor vehicle unless such price includes all costs to the consumer except tax, optional equipment, and fees for registration, title, and tags. <p><u>Requires Advertisements to Disclose:</u></p> <ul style="list-style-type: none"> ● All Material Facts Clearly and Conspicuously ● All Costs, Charges, and any Additional Fees <ul style="list-style-type: none"> ○ all separately described clearly and conspicuously (included amount) ● All Excludable Fees (see below) ● Rebates from manufacturer or distributor available to all consumers
Excludable Fees Tenn. Comp. R. & Regs. 0960-01-.12(4)(a)(3)	<ul style="list-style-type: none"> ● Cost of Equipment selected by purchaser ● State & Local Taxes ● Tags ● Registration fees ● Title fees
Non-Excludable Fees Tenn. Comp. R. & Regs. 0960-01-.12(4)(a)(1)	<ul style="list-style-type: none"> ● All costs, charges, and any additional fees payable

TEXAS	
Summary	Texas' Deceptive Trade Practices-Consumer Protection act broadly prohibits any deceptive advertising and any false, misleading, or deceptive business practices in general. Texas' Administrative Code prohibits false and misleading price reductions and comparisons.
General Prohibition Tex. Bus. & Com. Code §§ 17.12; 17.46	<ul style="list-style-type: none"> ● Deceptive Advertising <ul style="list-style-type: none"> ○ e.g. materially misrepresent cost ● False, Misleading, or Deceptive Acts, Practices, or Unconscionable Actions <ul style="list-style-type: none"> ○ i.e. taking advantage of consumer's lack of knowledge ○ e.g. False or Misleading Price Reductions
Vehicle Pricing Prohibitions 43 Tex. Admin. Code § 215.250	<p>False or Misleading Price Reductions / Comparisons, such as:</p> <ul style="list-style-type: none"> ● Qualification Language with Price <ul style="list-style-type: none"> ○ e.g. "with trade," "with down payment," "with dealer-arranged financing," "up to," "as much as," "from" ● Unique Online Pricing <ul style="list-style-type: none"> ○ using terms such as "internet price" or "e-price" to indicate price online differs from price in-person ● Savings / Discount Claim on Used Vehicle <p>Advertise any price for a motor vehicle unless such price includes all costs to the consumer except tax, registration, certificate of title, and license fees, and any other fees expressly excludable by law.</p>
Excludable Fees 43 Tex. Admin. Code § 215.250(b)	<p>Only if clearly and conspicuously identified as excluded:</p> <ul style="list-style-type: none"> ● Registration fees ● Certificate of Title fees ● License fees ● Taxes ● Other Fees or Charges expressly allowed by law
Non-Excludable Fees 43 Tex. Admin. Code § 215.250(a)	<ul style="list-style-type: none"> ● Destination fees ● Dealer Preparation fees ● Additional Dealership Markup ● All other fees, charges, and costs not listed above as "excludable"

UTAH	
Summary	Utah's Truth in Advertising statute broadly prohibits deceptive trade practices, especially false or misleading price representations, reductions, or comparisons. Utah's Misleading Motor Vehicle Advertising code broadly prohibits any misleading advertisement, such as unclear or inaccurate pricing, "bait and switch" advertising, and false price comparisons.
General Prohibition Utah Code § 13-11a-3	Deceptive Trade Practices, such as: <ul style="list-style-type: none"> ● False or Misleading Price Representations <ul style="list-style-type: none"> ○ e.g. Advertising a different price than true intended sale price ● False or Misleading Price Reductions / Comparisons ● Any other conduct that similarly creates confusion or misunderstanding
Vehicle Pricing Prohibitions UT Admin Code R 877-23V-7	<ul style="list-style-type: none"> ● Any Misleading Advertisement ● Unclear or Unfactual Advertised Price ● "Bait and Switch" Advertising and Selling Practices ● Savings / Discount / Unsupported Underselling Claims ● False Price Comparisons ● Advertise any price for a motor vehicle unless such price includes all costs to the consumer except dealer documentary service fees, fees required by law (e.g. taxes, title, registration, safety and emission, waste tire recycling fees), temporary permit fees, and optional charges.
Excludable Fees UT Admin Code R 877-23V-7(c)(iii)	<ul style="list-style-type: none"> ● Dealer Documentary Service fees ● Fees required by the state, county, or local jurisdiction, including: <ul style="list-style-type: none"> ○ Sales Taxes ○ Use Taxes ○ Titling fees ○ Registration fees ○ Safety and Emission fees ○ Waste Tire Recycling fees ● Temporary Permit fees ● If Optional, charges for Undercoating, Rustproofing, Window Etching, Window Tint, Alarm System, or other similar item
Non-Excludable Fees UT Admin Code R 877-23V-7(c)(ii)	Charges customer shall pay for the motor vehicle, including: <ul style="list-style-type: none"> ● Freight fees ● Destination fees

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| | <ul style="list-style-type: none">● Dealer Preparation fees● Dealer Handling fees● Any Non-Optional items installed on vehicle at time of advertisement |
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VERMONT	
Summary	Vermont's Consumer Protection statutes broadly prohibit unfair and deceptive acts and practices in commerce. Vermont's Consumer Protection Administrative Code more specifically prohibits deceptive advertising, bait advertising, and unfair or false price reductions. This code also requires advertisements to be in plain language and clear and conspicuous.
General Prohibition 9 V.S.A. § 2453	<ul style="list-style-type: none"> • Unfair methods of competition in commerce • Unfair / Deceptive Acts or Practices in commerce
Vehicle Pricing Prohibitions Vt. Admin. Code 3-2-116:CP 118; 3-2-102:CP 103; 3-2-108:CP 110	<p><u>Requires Advertisements to be:</u></p> <ul style="list-style-type: none"> • in Plain Language • Clear and Conspicuous <p><u>Prohibited Motor Vehicle Advertising:</u></p> <ul style="list-style-type: none"> • Deceptive Advertising, such as: <ul style="list-style-type: none"> ○ Direct statements or reasonable inferences that tend to mislead ○ Contradicting, confusing, unreasonably limiting, or significantly altering disclaimers ○ Failing to disclose limitations, disclaimers, qualifications, etc. ○ Refusing to sell motor vehicle at advertised terms (e.g. price) ○ Bait and switch advertising • Unfair or False Price Reductions / Comparisons
Excludable Fees Vt. Admin. Code 3-2-116:CP 118.04(d)	<ul style="list-style-type: none"> • Tax • Registration fees • Title fees • Options (to be installed at request of customer)
Non-Excludable Fees Vt. Admin. Code 3-2-116:CP 118.04(d)	<ul style="list-style-type: none"> • Freight charges • Destination charges • Dealer Preparation fees • Required Dealer-Installed Options • All other fees, charges, and costs not listed above as "excludable"

VIRGINIA	
Summary	Virginia’s Consumer Protection Act broadly prohibits false advertising, false and misleading price receptions, failing to disclose total cost, deception, fraud, false pretenses, false promises, and misrepresentations. Virginia’s statutes also prohibit unfair, deceptive, and misleading advertising acts or practices, such as false price reductions or bait advertising.
General Prohibition VA Code § 59.1-200	<ul style="list-style-type: none"> ● False Advertising <ul style="list-style-type: none"> ○ e.g. intent to not sell at price advertised ● False / Misleading Price Reductions ● Deception / Fraud / False Pretenses / False Promises / Misrepresentations ● Failing to disclose Total Cost, including mandatory fees / charges
Vehicle Pricing Prohibitions VA Code § 46.2-1581 (2024) 24VAC22-30-30	<ul style="list-style-type: none"> ● Unfair / Deceptive / Misleading Advertising Acts or Practices ● False Price Reductions that contain phrases such as “at cost”, “dealer rebates”, or any other phrasing that offers false conditional pricing. ● Price Matching / Bettering (unless specific, verifiable, and reasonable) ● Bait Advertising ● Advertising any price that does not include all charges buyer must pay to seller, except those listed as “excludable” below
Excludable Fees VA Code § 46.2-1581.8 (2024)	<ul style="list-style-type: none"> ● Buyer-selected Options ● State & Local Fees / Taxes ● Excludable, but must be Clearly and Conspicuously Disclosed: <ul style="list-style-type: none"> ○ Manufacturer / Distributor Freight or Destination Charges ○ Processing Fee
Non-Excludable Fees VA Code § 46.2-1581.8 (2024)	<ul style="list-style-type: none"> ● All charges buyer must pay to seller, except those listed above as “excludable”

WASHINGTON	
Summary	Washington's Consumer Protection statutes broadly prohibit unfair or deceptive acts, practices, and methods of competition in commerce. Washington's Administrative Code
General Prohibition WA Rev Code § 19.86.090 (2024)	<ul style="list-style-type: none"> ● Unfair Methods of Competition ● Unfair / Deceptive Acts or Practices (in commerce)
Vehicle Pricing Prohibitions WA Admin Code 308-66-152	<ul style="list-style-type: none"> ● False / Deceptive / Misleading Advertising <ul style="list-style-type: none"> ○ Using words, phrases, or initials that are not clear, conspicuous, and easily comprehended (by those not in vehicle industry) ● False Price Representations / Reductions based on conditional requirements ● Selling vehicle at higher than advertised price ● Advertising price other than final, total price to consumer (except those listed specifically as "excludable" below)
Excludable Fees WA Admin Code 308-66-152(3)(k)	<ul style="list-style-type: none"> ● Additional Equipment ordered by Purchaser <ul style="list-style-type: none"> ○ Cannot include equipment already installed at time of advertising ● Sales Tax ● License Fees
Non-Excludable Fees WA Admin Code 308-66-152(3)(k)	<ul style="list-style-type: none"> ● Final, Total Price for Vehicle (except for those stated above as "excludable")

WEST VIRGINIA	
Summary	West Virginia's Consumer Credit and Protection Act broadly prohibits any unfair or deceptive acts, practices, and methods of competition.
General Prohibition WV Code § 46A-6-102, 104	Unfair Methods of Competition Unfair / Deceptive Acts or Practices <ul style="list-style-type: none"> ● False / Misleading Price Reductions ● Conduct Creating Confusion / Misunderstanding ● Advertising with intent to not sell them as advertised ● Deception / Fraud / False Pretenses / False Promises / Misrepresentation / Concealment / Suppression / Omission of Material Facts
Vehicle Pricing Prohibitions	<ul style="list-style-type: none"> ● N/A
Excludable Fees	<ul style="list-style-type: none"> ● Statute silent; refer to General Prohibition.
Non-Excludable Fees	<ul style="list-style-type: none"> ● Statute silent; refer to General Prohibition.

WISCONSIN	
Summary	<ul style="list-style-type: none"> Wisconsin's Consumer Protection statutes broadly prohibit unfair methods of competition and business and trade practices. Wisconsin's Division of Motor Vehicles provides Dealer Advertising Guidelines that summarize Wisconsin's motor vehicle advertising statutes.
General Prohibition Wis. Stat. § 100.20(1r)	<ul style="list-style-type: none"> False Price Comparisons
Vehicle Pricing Prohibitions Wis. Admin. Code § Trans 139.03; 142.03 Dealer Advertising Guidelines	<p>False, Unfactual, Misleading, or Deceptive Advertisements or Representations</p> <ul style="list-style-type: none"> False or conditional price reductions Advertising any price for a motor vehicle unless such price includes all costs to the consumer except tax, registration, title, and optional service fees.
Excludable Fees Wis. Admin. Code § Trans 139.03(3)(a)	<ul style="list-style-type: none"> Sales tax Title fees Registration fees Optional Service fees (must be identified explicitly as a "service fee")
Non-Excludable Fees	<ul style="list-style-type: none"> Rebate Discount for which not every customer will qualify

WYOMING	
Summary	Wyoming's Consumer Protection statutes broadly prohibits unfair and deceptive trade practices, including, but not limited to, "Bait and Switch" advertising and false or misleading statements about pricing. Wyoming's Motor Vehicle statutes prohibit vehicle dealers from knowingly publishing or circulating any misleading or inaccurate advertisement.
General Prohibition WY Stat §§ 40-12-105	<ul style="list-style-type: none"> • False or misleading statements concerning the price of merchandise or the reason for, existence of, or amounts of a price reduction • "Bait & Switch" Advertising • Unfair or deceptive acts of practices
Vehicle Pricing Prohibitions WY Stat § 31-16-108	Dealer-Specific Prohibitions: <ul style="list-style-type: none"> • Knowingly publishing or circulating any misleading or inaccurate advertisement
Excludable Fees	<ul style="list-style-type: none"> • Statute silent; refer to General Prohibition.
Non-Excludable Fees	<ul style="list-style-type: none"> • Statute silent; refer to General Prohibition.