



Your Privacy Is Important To Us

Because purchasing or leasing a vehicle is a complex transaction, dealerships must often collect non-public, personal information necessary to complete your credit or title application. We won't ask for this information unless it is absolutely necessary, because we take your need for privacy seriously.

We must fulfill several criteria in order to do business in Ohio

In order to operate a new-vehicle dealership in Ohio, we must meet several requirements for financial stability, standard accounting practices, proper dealership facilities, accurate record keeping and more. State-issued licensing and manufacturer certification gives you peace of mind about our ability to conduct business properly.

Agencies that work with dealers

New car and truck dealers carry out many regulations specific to motor vehicles. The following are some of the county, state and federal agencies that oversee dealerships and new and used vehicle sales:

- ✓ Ohio Bureau of Motor Vehicles
- ✓ Ohio Secretary of State
- ✓ Ohio Department of Taxation
- ✓ Office of Ohio Attorney General
- ✓ Ohio EPA
- ✓ Ohio County Clerks of Court & License Bureaus
- ✓ Federal Bureau of Investigation
- ✓ Federal Highway Administration
- ✓ Federal Trade Commission
- ✓ Federal Communications Commission
- ✓ National Highway Traffic Safety Administration
- ✓ U.S. Customs Service
- ✓ U.S. Federal Reserve
- ✓ U.S. Internal Revenue Service
- ✓ U.S. Office of Foreign Assets Control

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The Greater Cleveland
Automobile Dealers' Association

The Greater Cleveland Automobile Dealers' Association has represented Ohio's new-vehicle dealers since 1915. Visit us at:
www.gcada.org



**What's the deal on
dealership documentary
service fees?**

**We take document
compliance seriously**

We take your business seriously.

Why charge a documentary service fee?

The State of Ohio has authorized licensed new vehicle dealers to charge a documentary service fee for all motor vehicle transactions in an amount not to exceed \$250 or 10% of the sales contract price (whichever is less), excluding tax, title, registration fees and any negative equity adjustment.

This fee is intended to help cover our costs for researching and preparing documents associated with the purchase or lease, financing and registration of your vehicle, and at the same time, complying with a number of federal regulations to safeguard much of that information as it relates to you. Done properly, these measures will protect your financial and personal privacy interests, assure vehicle safety, contribute to national security and deter and detect auto theft.

A great deal of work and expense occurs even before your vehicle's documents are ready to be used, and each transaction is unique. Also, before the vehicles can be sold, we must invest in extensive and ongoing personnel training to carry out many of these mandates.



Why must I sign so many forms?

Virtually all of the documents we present to you fulfil county, state and federal laws. Others let us maintain proper accounting records, calculate and file your sales and use tax, process vehicle financing and rebates, and fulfil manufacturer requirements.

Details of document preparation: What new-vehicle dealers do

The purchase or lease of a new motor vehicle involves a complex series of procedures beyond your typical consumer transaction.

The following are some of the dealership activities associated with your purchase or lease, as mandated by county, state and federal laws.



- ✓ Validate each customer's eligibility to register a motor vehicle
- ✓ Check each purchaser or lessee against federal lists to ensure the customer is not among the prohibited companies or individuals suspected of supporting illegal or terrorist activities
- ✓ Prepare and verify the accuracy of documents and contracts that protect your interests
- ✓ Process title, registration and plates
- ✓ Process rebates and warranty information
- ✓ Determine and disclose accurate vehicle mileage
- ✓ Keep your financial information safe, private and secure (a requirement of the Gramm-Leach-Bliley Privacy Act)
- ✓ Maintain important records of your purchase
- ✓ Provide full and accurate condition information regarding your vehicle on the window label
- ✓ Place and remove title liens on behalf of financial institutions with a security interest in vehicles