Serving the Latino Community

Rosario Mendez
Federal Trade Commission
February 13, 2023
FTC Cases Impacting the Latino Community

- Auto buying
- For-profit colleges
- Prepaid cards
- Government impersonators
- Money-making opportunities
- Debt relief
- Debt collection
FTC says Bronx Honda discriminated against African-American and Hispanic consumers

By: Lesley Fair | May 27, 2020 12:55PM


The FTC’s complaint against Bronx Honda alleges the company jacked up what consumers had to pay by fabricating fees, inflating charges, and sneaking in stealth add-ons. The lawsuit also alleges the defendants discriminated against African-American and Hispanic consumers by charging them higher financing markups and fees, in violation of the Equal Credit Opportunity Act and Reg B. The $1.5 million proposed settlement, which requires the company to implement a fair lending program that safeguards against discrimination, should serve as a reminder to other businesses that may be overdue for an ECOA compliance check.

The FTC says the company’s deceptive advertising claims were just the start. According to the complaint, Bronx Honda advertised some vehicles with a “Wiles price” and a lower “Now price.” But in many instances, sales reps told
Moda Latina
FTC Credit Solutions
Other Issues Impacting Latinos

- Delivery and ride-hailing services
- Credit, background checks, and access to housing
- Payday lending and debt collection
- Surveillance practices and the use of artificial intelligence
FTC Research: Reports from Latino Communities

- Lower reporting rates
- Business opportunities and job scams
- Top scam was impersonator scams
- Payment methods with fewer protections
Consumer Education in Latino Communities

ftc.gov/fotonovelas
Just the Basics

consumer.gov
what to know and do

Managing Your Money

Consumer protection basics... plain and simple.
This is a government website that helps you.

- Manage and use your money wisely
- Use credit and loans carefully
- Protect your identity and money

FEDERAL TRADE COMMISSION
PROTECTING AMERICA’S CONSUMERS

consumidor.gov
qué saber y qué hacer

Conceptos básicos de protección del consumidor... claro y fácil.
Este es un sitio del gobierno que le ayuda a:

- Manejar y usar su dinero inteligentemente
- Usar el crédito y las tarjetas de crédito

consumidor.gov
qué saber y qué hacer

Estafas en la búsqueda de empleo

¿Qué es una estafa en la búsqueda de empleo?
A las personas deshonestas a recos a las famas estafadores. Podrían prometer ayudarlo a encontrar un empleo. Los estafadores prometen ayudarlo si usted les paga.
Help Spread the Word

• Sign up for Consumer Alerts:
  **English**: ftc.gov/ConsumerAlerts
  **Spanish**: ftc.govAlertasDeConsumidor

• Share on social media

• Use our videos

• Link to [consumer.ftc.gov](http://consumer.ftc.gov)

• Order and share print materials [bulkorder.ftc.gov](http://bulkorder.ftc.gov).
Report to the FTC

FEDERAL TRADE COMMISSION
ReportFraud.ftc.gov

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ReporteFraude.ftc.gov

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