UNITED STATES OF AMERICA FEDERAL TRADE COMMISSION

COMMISSIONERS:	Edith Ramirez, Chairwoman
	Julie Brill

Maureen K. Ohlhausen Joshua D. Wright

In the Matter of)	
Fowlerville Ford, Inc.) DO))	CKET NO.

COMPLAINT

The Federal Trade Commission ("Commission), having reason to believe that Fowlerville Ford Inc., a corporation ("respondent"), has violated provisions of the Federal Trade Commission Act ("FTC Act"), the Truth in Lending Act ("TILA"), and its implementing Regulation Z, and it appearing to the Commission that this proceeding is in the public interest, alleges:

- 1. commerce, as "commerce" is defined in Section 4 of the FTC Act, 15 U.S.C. § 44.
- 3. Since at least May 2011, respondent has disseminated or caused to be disseminated

- b. The promotion includes three scratch-off entry "cards," with prizes listed to the right: \$5,000, \$1,000, and \$25,000. In all or virtually all instances, when consumers have scratched the cards to reveal numbers underneath, at least one set of numbers has corresponded to the winning numbers.
- c. In bold letters across the bottom, the promotion states "BRING THIS INVITATION TO FOWLERVILLE FORD TO CLAIM YOUR PRIZE!" A typical and illustrative "Match & Win" entry page is depicted below:

d. In numerous instances, consumers have attempted to collect a prize by presenting a card with winning numbers at the Fowlerville Ford dealership. However, no consumer has received any of the prizes advertised in the promotion.

Video Advertisement

5. Respondent9(e)]TJ 0 Tj /602j /602j/. 0 Tc 1l(uiF)6(nj /602j/.j /602j /602j/. 0 Tc 1l(ttMi 0 Tw7602j/. 0 w 5.crat4(ve)4(a)43.87 m0.004 Tw [Td aJ -2.15 Td (ody <<>6 EMC /P <<> /TT6(u)2(s)1(tr),(d)2(ill Td cl.44 0 Tm)

One such video advertisement has been posted on the website YouTube.com. A video

6.

c. The video includes a similar advertisement for a 2008 Suzuki SX4, which also represents downpayment and monthly payment amounts. The advertisement does not clearly and conspicuously disclose the repayment terms and fails to disclose the annual percentage rate, or "APR," using that term.

VIOLATIONS OF THE FEDERAL TRADE COMMISSION ACT

Count I

Misrepresentation That Consumers Have Won a Prize

- 7. Through the means described in Paragraph 4, respondent has represented expressly or by implication that consumers have won a prize worth between \$1,000 and \$25,000 that can be collected at the Fowlerville Ford dealership.
- 8. In truth and in fact, consumers have not won a prize worth between \$1,000 and \$25,000.
- 9. Respondent's practices constitute deceptive acts or practices in violation of Section 5(a) of the FTC Act, 15 U.S.C. § 45(a).

VIOLATION OF THE TRUTH IN LENDING ACT AND REGULATION Z

10. Under Section 144 of the TILA and Section 226.24(d) of Regulation Z, as amended, advertisements promoting closed-end credit in consumer credit transactions are required to make certain disclosures ("additional terms") if they state any of several terms, such as the m(cl)-6urur covb(r)5d .7rntsrrat-2(i)-2(o2)-t.001 Tw dvT-6(r)Tw 0 wt prv(d)2,wb1 terms,cn -21.4-6

13.	Therefore, the practices set forth in Paragraph 12 of 144 of the TILA, 15 U.S.C. § 1664, and Section 226 226.24(d), as amended.	1	
this co	THEREFORE, the Federal Trade Commission, this mplaint against respondent.	day of	, 2014, has issued
	By the Commission.		
		Donald S. Clark Secretary	
	SEAL:		