



State of Louisiana

LOUISIANA MOTOR VEHICLE COMMISSION

Jeff Landry
Governor

Amy Casey
Executive Director

May 26, 2026

Bulletin #B-2026-003

To: All Louisiana Licensed Dealers and Manufacturers

From: Amy Casey, Executive Director

RE: **Dealer¹ Advertising, FTC and LMVC regulations**

The Louisiana Motor Vehicle Commission (“LMVC” or “Commission”) at its May Commission meeting discussed the Federal Trade Commission’s (“FTC”) March 13, 2026, press release, warning letters, and recent enforcement actions regarding the advertisement of dealer pricing in the automotive and recreational product industry.

The LMVC directed staff to advise all dealer and manufacturer licensees of the following:

1. LMVC’s promulgated advertising rules under La. Admin. Code tit. 46, § V-719 and 733 require modifications in order to be consistent with the recent FTC enforcement actions and current FTC rules. The FTC has made clear that conflicting state laws are not a defense in enforcement actions (e.g., Section 5 and the FTC’s interpretation of Section 5 preempts conflicting state law). The Commission will utilize the formal rulemaking process under the Louisiana Administrative Procedure Act to amend these rules.
2. **Total advertised price of the vehicle² must INCLUDE** all mandatory dealer fees and costs. A mandatory dealer fee is a fee the dealer will charge the consumer as part of the sale of the advertised vehicle. State regulated dealer fees such as the **documentary, notary, and convenience fees under La. R.S. 6:969.18**, must be included in the total advertised price and disclosed according to the FTC. These state regulated fees are optional and negotiable; therefore, if the dealer chooses to charge these fees to a consumer, the fees must be included in the total advertised price.

¹ Dealer refers to a licensee who sells a new motor vehicle, new recreational product, used motor vehicle, used recreational product, new specialty vehicle, or used specialty vehicle.

² Vehicle refers to a new or used motor vehicle, new or used recreational product, or new or used specialty vehicle.

3. When a required government fee is excluded from the total advertised price, this exclusion must be disclosed in the sale advertisement. Required government fees are fees such as state and local taxes, license, and title. **Use the word “exclude” instead of “plus”** when advertising the disclosure that the required government fees are not included in the total advertising price.
4. The advertisement’s most prominent price must be one that 100% of consumers can walk-in and write a check for the vehicle.
5. Failure to post a total sales price online could be a deceptive practice on its own according to the FTC. **Do NOT advertise** as a standalone reference with or without a total sales price: “Click for your best price”, “Call us for the most current price”, “Call for today’s price”, “Get Today’s Price”, “Call for Pricing”, “Get Your E-Price Click for our Best Price”, or “Request Price”
6. Failure to include any mandatory dealer add-on accessory costs to the total advertised price is considered deceptive and misleading advertising. Dealer added accessories can be considered mandatory when they are preinstalled and cannot be removed without damage or substantial effort; or the dealer’s standard business practice is to not remove or disable upon request; or is installed on every vehicle. Some examples may include theft deterrent, window tint, and nitrogen in tires.
7. The use of the word “free” or “complementary” in connection with a negotiable sales transaction is considered to be deceptive according to the FTC.
8. Review all current vehicle advertising on your websites, social media, radio, television, mailers, etc., and update as necessary to ensure compliance with this Bulletin, LMVC’s rules: La. Admin. Code tit. 46, § V-701-753, and FTC regulations. Be sure to consult with your legal advisor.

Visit the LMVC website, lmvc.la.gov: [Home - LMVC](#)

Regulations – Laws & Rules and Bulletins

Enclosed:

March 13, 2026, FTC Press Release

FTC Warning Letter Example

LMVC Advertising Rules La. Admin. Code tit. 46, § V-719 & 733 Compared to FTC Rules



FEDERAL TRADE COMMISSION
PROTECTING AMERICA'S CONSUMERS

For Release

FTC Warns 97 Auto Dealership Groups About Deceptive Pricing

Letters stress the need for truthful and transparent pricing in the automotive industry

March 13, 2026



Tags: [Consumer Protection](#) | [Bureau of Consumer Protection](#) | [deceptive/misleading conduct](#) | [Automobiles](#) | [Advertising and Marketing](#)

The Federal Trade Commission is [sending letters](#) to 97 auto groups nationwide, warning them that the prices they advertise must be the total price—including all mandatory fees—that consumers will be required to pay.

The letters encourage dealers to review their advertising and pricing practices, including ensuring advertised prices include all fees consumers will be required to pay when buying a vehicle. At a minimum, this includes evaluating advertised prices to ensure they match actual prices charged to consumers. The FTC will continue to monitor the marketplace, the letters state, and will take additional action as warranted to ensure compliance with the FTC Act and other rules the Commission enforces.

“The Trump-Vance FTC is committed to preventing auto dealers from misleading consumers with low advertised prices and then adding on mandatory fees at the end of the purchasing process,” said Christopher Mufarrige, Director of the FTC’s Bureau of Consumer Protection. “The FTC will remain focused on monitoring auto dealerships to ensure that the market functions efficiently and competitors are transparently competing on price.”

The letters are part of the FTC's ongoing work to ensure price transparency across multiple markets, including rental housing, ticketing and hotels, grocery and delivery services, and auto sales and leasing. To help support affordability in the marketplace, the agency is dedicated to ensuring that consumers only pay the advertised price for products and services, and are not subject to undisclosed fees, hidden charges or other illegal conduct.

The letters the FTC sent to the auto dealers cite several examples of illegal pricing practices in the auto industry including:

- advertising a price that does not reflect all required fees,
- advertising a price that reflects rebates or discounts not available to all consumers,
- advertising a price that fails to take into account the amount of an additional required down payment,
- conditioning the advertised price on consumers using dealer financing,
- requiring consumers to buy additional items not reflected in the advertised price, and
- advertising unavailable or non-existent vehicles.

The letters also note several pending actions the FTC has brought to address deceptive pricing practices in the auto industry including cases against [Lindsay Chevrolet](#), [Leader Automotive Group](#) and [Asbury Automotive Group](#).

The Federal Trade Commission works to promote competition and [protect and educate consumers](#). The FTC will never demand money, make threats, tell you to transfer money, or promise you a prize. Learn more about consumer topics at [consumer.ftc.gov](#), or report fraud, scams, and bad business practices at [ReportFraud.ftc.gov](#). Follow the [FTC on social media](#), read [consumer alerts](#) and the [business blog](#), and [sign up to get the latest FTC news and alerts](#).

Contact Information

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Bureau of Consumer Protection

UNITED STATES OF AMERICA
FEDERAL TRADE COMMISSION
WASHINGTON, D.C. 20580

[DATE]

Via Federal Express

[NAME]

[ADDRESS]

Re: Deceptive Pricing

WARNING LETTER

Dear [NAME]:

This letter is to advise you that you may be advertising prices for cars that are lower than what you actually charge consumers. Such deceptive tactics harm not only consumers, but competition, by making it hard for law-abiding businesses to compete on an even playing field.

One of the FTC's enforcement priorities is ensuring that advertised pricing is transparent and truthful. When consumers do not know the true price of a car—or any product—consumers and others suffer related consequences, including that consumers cannot comparison-shop and make informed decisions, sellers trying to deal honestly with consumers are put at a competitive disadvantage, and the market cannot operate efficiently. This is why the FTC has focused on promoting price transparency across multiple markets, including rental housing,¹ ticketing and hotels,² grocery delivery services,³ and auto sales and leasing.⁴ The FTC is committed to ensuring that the price consumers see in advertising is the actual price they will pay (aside from required government charges, like taxes). This is what the FTC Act, which prohibits deceptive or unfair acts or practices, requires.

Examples of illegal pricing practices include:

- advertising a price that does not reflect all required fees,
- advertising a price that reflects rebates or discounts not available to all consumers,

¹ E.g., Complaint, *FTC v. Greystar Real Estate Partners*, No. 1:25-cv-00165 (D. Colo. Jan. 16, 2025).

² E.g., Complaint, *FTC v. Live Nation Entertainment*, No. 2:25-cv-8884 (C.D. Cal. Sept. 18, 2025); *see also* Trade Regulation Rule on Unfair or Deceptive Fees, 16 CFR Part 464 (effective May 5, 2025).

³ E.g., Complaint, *FTC v. Instacart*, No. 3:25-cv-10783 (N.D. Cal. Dec. 18, 2025).

⁴ E.g., Complaint, *FTC v. Lindsay Chevrolet*, No. 1:24-cv-02362 (E.D. Va. Dec. 27, 2024) (alleging dealerships advertised prices they refused to honor and falsely claimed consumers were required to obtain financing through the dealership); Complaint, *FTC v. Leader Automotive Grp.*, No. 1:24-cv-13047 (N.D. Ill. Dec. 19, 2024) (alleging dealerships deceived consumers about the price and availability of vehicles, including by requiring consumers to pay additional fees for pre-installed products or charging consumers for those products without their knowledge); Complaint, *Asbury Auto. Grp., Inc.*, No. D-9436 (F.T.C. Aug. 16, 2024) (alleging dealerships inflated prices by adding hidden charges and requiring that consumers buy additional items).

- advertising a price that fails to take into account the amount of an additional required down payment,
- conditioning the advertised price on consumers using dealer financing,
- requiring consumers to buy additional items not reflected in the advertised price, and
- advertising unavailable or nonexistent vehicles.

I am concerned that your company may be engaging in one or more of these practices. Accordingly, I encourage you to review your practices, including by making sure the prices you advertise include all required fees and charges aside from required government charges, to ensure you are complying with applicable laws. This would include, at a minimum, evaluating your advertised prices and actual prices and confirming they match.

This letter is not intended to be a comprehensive statement of concerns that may exist about your dealership or dealership group. Nor is it intended to represent any conclusions on whether your dealership or dealership group is engaging in these practices. It is your company's responsibility to comply with all requirements of federal law, including Section 5 of the FTC Act and other laws and rules enforced by the Commission. We will continue to monitor the marketplace and take additional action as warranted. Additionally, please note that I am distributing similar notifications to other auto dealers.

Copies of the cases discussed in this letter are available on the Commission's website at www.ftc.gov. The Commission's website has other important resources designed to ensure that businesses know their responsibilities under the FTC Act and other laws and rules enforced by the Commission.

Sincerely,

Christopher Mufarrige
Director
Bureau of Consumer Protection
Federal Trade Commission



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LMVC Advertising Rules La. Admin. Code tit. 46, § V-719 & 733 Compared to FTC Rules

LMVC will initiate the rule making process to modify the below existing rules. Generally, the Federal Trade Commission (FTC) rules preempt state rules and are supreme.

According to the Federal Trade Commission, an example of illegal pricing practices is advertising a price that does not include all mandatory dealer fees such as documentary, notary, and convenience fees. Any required government tax, title, and license fees may be excluded from the advertising price, but this exclusion must be disclosed in the advertisement.

Whereas, Louisiana Motor Vehicle Commission rule, Louisiana Administrative Code Title 46. Part V. Subpart 1. Chapter 7. Advertising. §719. A sets forth the following: “The feature price of a new or used vehicle, when advertised, must be the full cash price for which the vehicle will be sold to any and all members of the buying public. The only charges that may be excluded from the advertised price are:

1. state and local taxes;
2. license;
3. title; and
- X** 4. notary fees, convenience fees, and documentary fees.”

According to Federal Trade Commission, Title 16 Chapter 1 Subchapter B Part 251.1 (g) Negotiated sales, “[i]f a product or service usually is sold at a price arrived at through bargaining, rather than at a regular price, it is improper to represent that another product or service is being offered “Free” with the sales. The same representation is also improper where there may be a regular price, but where other material factors such as quantity, or size are arrived at through bargaining.”

- X** Whereas, Louisiana Motor Vehicle Commission rule, Louisiana Administrative Code Title 46. Part V. Subpart 1. Chapter 7. Advertising. §733. A. sets forth the following: “No merchandise or enticement may be described as "free" if the vehicle can be purchased or leased for a lesser price without the merchandise or enticement or if the price of the vehicle has been increased to cover the cost or any part of the cost of the merchandise or enticement. The advertisement shall clearly and conspicuously disclose the conditions under which the “free” offer may be obtained.”