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Attorney General Brown Announces Charges Against Lindsay Automotive Dealerships

Car Dealerships and Individuals Charged with Misrepresenting Vehicle Prices and Related Violations that Increase the Amount Consumers Pay

BALTIMORE, MD (December 27, 2024) - Attorney General Anthony G. Brown announced today that his Consumer Protection Division, together with the Federal Trade Commission, filed charges against Lindsay Management Company, three Lindsay automotive dealerships — Lindsay Ford, LLC; Lindsay Motors, LLC; and Lindsay Chevrolet, L.L.C. — and individual defendants Michael Lindsay, John Smallwood, and Paul Smyth. Lindsay Ford, LLC, operates the Lindsay Ford dealership located in Wheaton, Maryland. The remaining dealerships named in the lawsuit are located in Virginia.

The complaint, filed today in the U.S. District Court for the Eastern District of Virginia, alleges that the defendants committed unfair and deceptive trade practices that violated the Maryland Consumer Protection Act. The complaint alleges that the dealerships advertised vehicles for sale at prices that were significantly lower than what consumers must actually pay for the vehicles (either because there were added fees and charges or because the consumer was misled about a discount). The complaint further states that defendants deceptively claimed that consumers must pay additional fees to purchase a vehicle if they chose not to finance their purchase through a lender from which Lindsay received monetary "kickbacks." The defendants are also accused of charging consumers for add-on products or services, including service contracts, Guaranteed Asset Protection (GAP) coverage, and extended warranties, that consumers did not consent to or were deceptively told they had to purchase.

"Buying a car is a significant financial investment. Marylanders deserve to know upfront how much they will actually pay for a vehicle and should not be surprised by hidden charges that they did not budget for," **said Attorney General Brown.** "Our Office will not let car dealerships profit from unfair and deceptive practices."

"Auto dealers who trick consumers with bait-and-switch advertising, financing sleights of hand, and unwanted add-ons should expect to hear from the FTC," said Samuel Levine, Director of

the FTC's Bureau of Consumer Protection. "The FTC and its state partners will continue working to combat this illegal conduct."

The Consumer Protection Division's lawsuit seeks restitution for consumers, as well as penalties, costs, and an injunction to prevent the defendants from violating Maryland's Consumer Protection Act or the Federal Trade Commission Act in the future.

Consumers with complaints against Lindsay Ford in Wheaton may call the Consumer Protection Division at (410) 528-8662, file a complaint online at www.MarylandAttorneyGeneral.gov, or write to the Consumer Protection Division at 200 St. Paul Place, 16th Floor, Baltimore, MD 21202.

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https://www.marylandattorneygeneral.gov/press/2024/122724.pdf