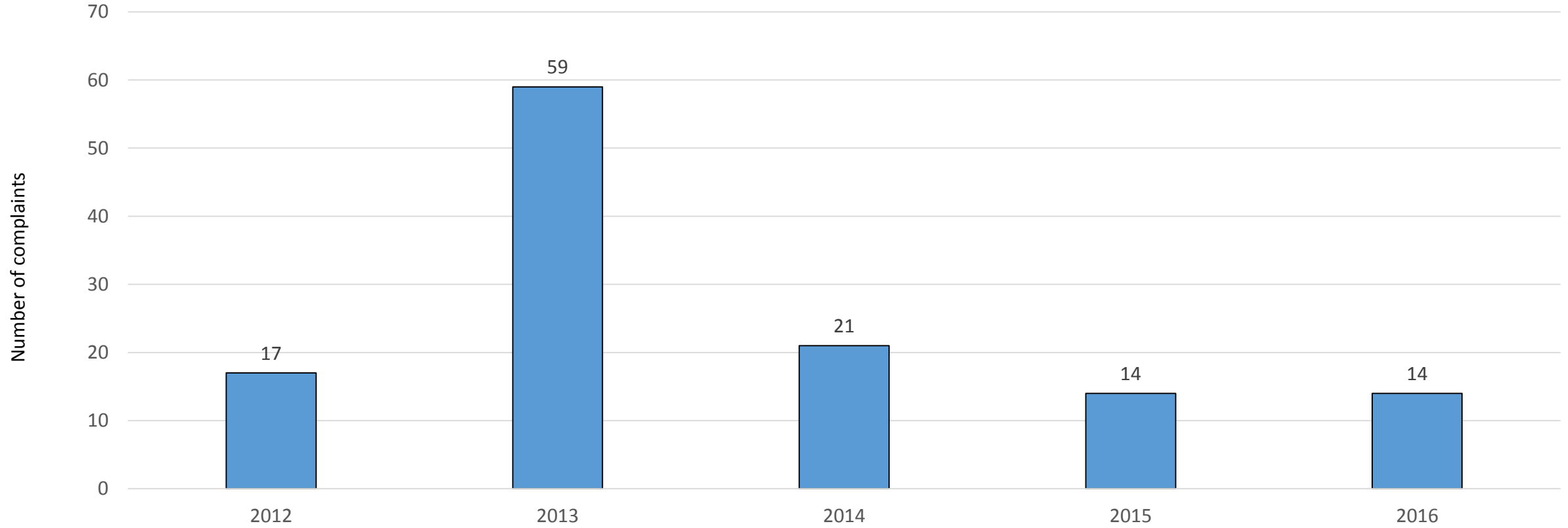
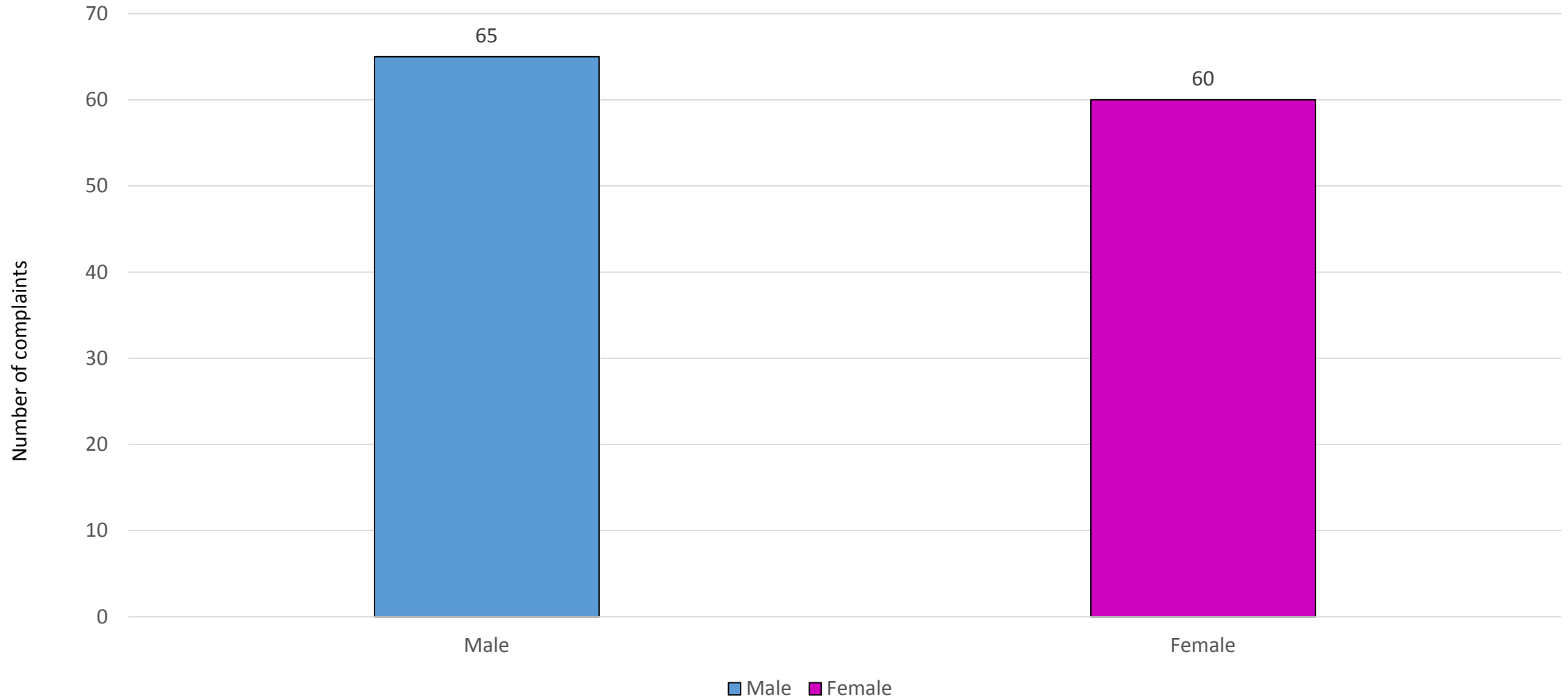


## Auto Cases by Year



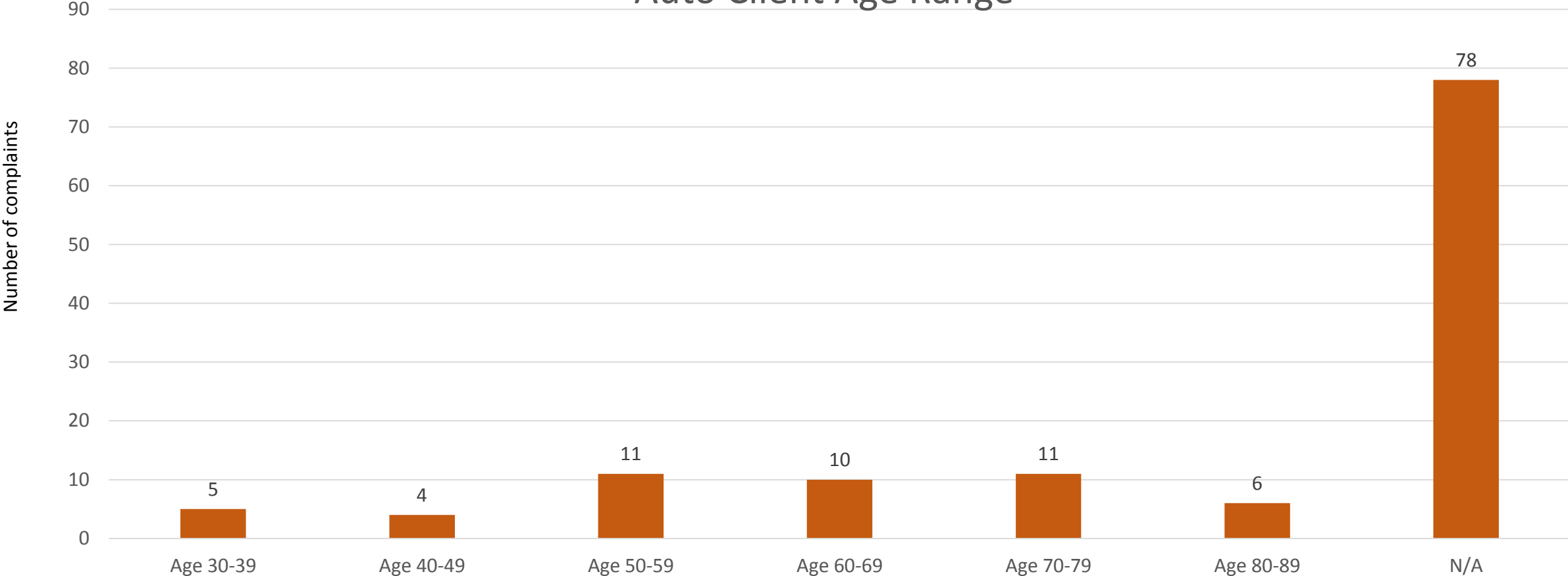
Beginning in 2012 through 2016, the Office of the Navajo Nation Human Rights (“Office”) collected data from individual complaints filed by Navajo citizens regarding their vehicle purchase. The total number of auto complaints filed between 2012 and 2016 is 125. This graph shows the number of auto complaints filed with the Office in a given year. For example, in 2012, the Office received 17 auto complaints compared to 59 auto complaints received in 2013. In 2014, the total number of auto complaints filed with the Office numbered 21 compared to a lesser amount of 14 auto complaints filed in 2015 and 2016 respectively.

# Gender



This chart shows the number of auto complaints filed by gender between the years of 2012 and 2016. For example, of the 125 auto complaints filed, 65 complaints were filed by Navajo men while 60 complaints were filed by Navajo women.

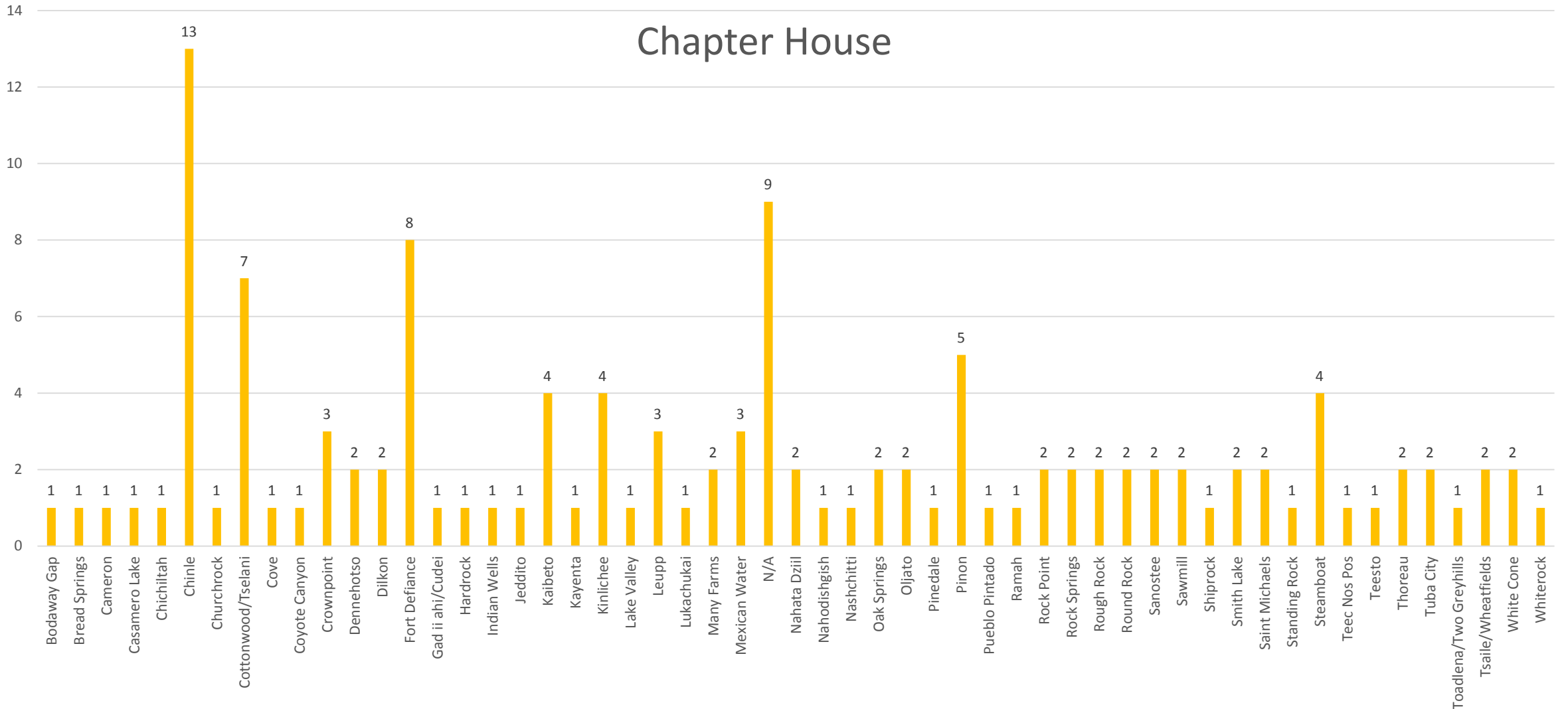
# Auto Client Age Range



This chart shows the breakdown of the 125 auto complaints filed with the Office based on age. For example, the Office received 5 auto complaints from Navajo citizens between the ages of 30-39 years old; 4 complaints from Navajo citizens between the ages of 40-49 years old; 11 auto complaints from Navajo citizens between the ages of 50-59 and 70-79 years old, respectively; 10 auto complaints from Navajo citizens between the ages of 60-69 years old; 6 auto complaints from Navajo citizens between the ages of 80-89 years old; and 78 auto complaints from Navajo citizens whose age is unknown.

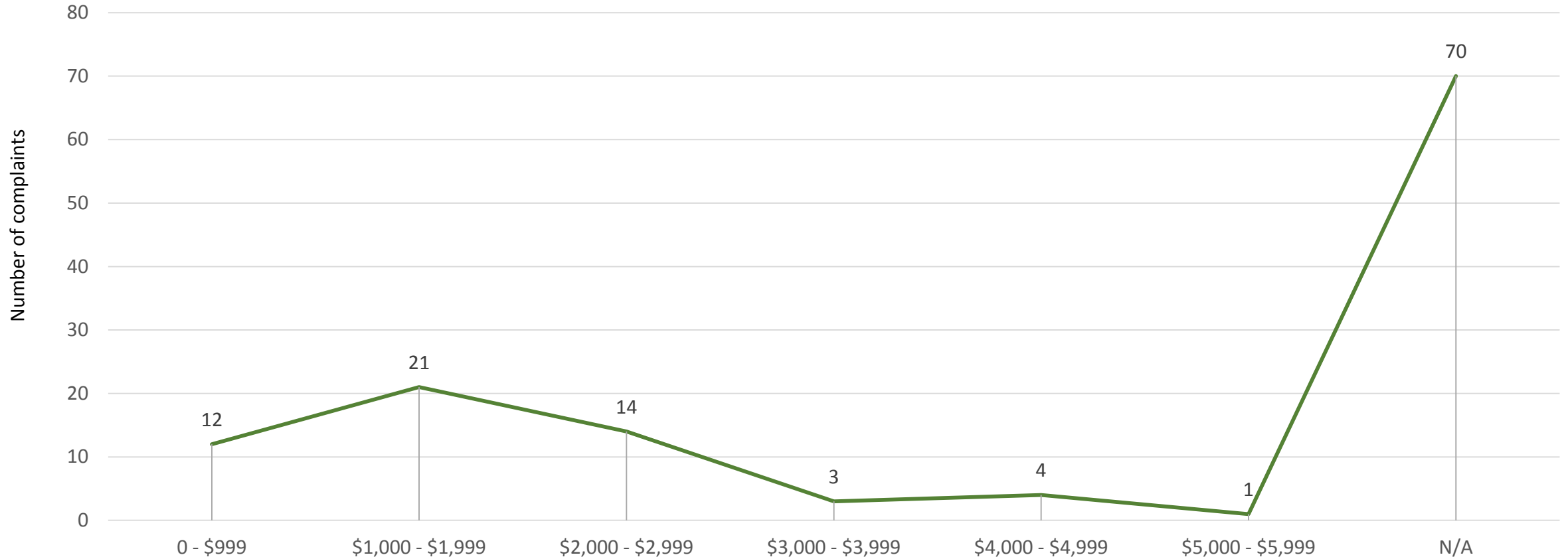
# Chapter House

Number of complaints



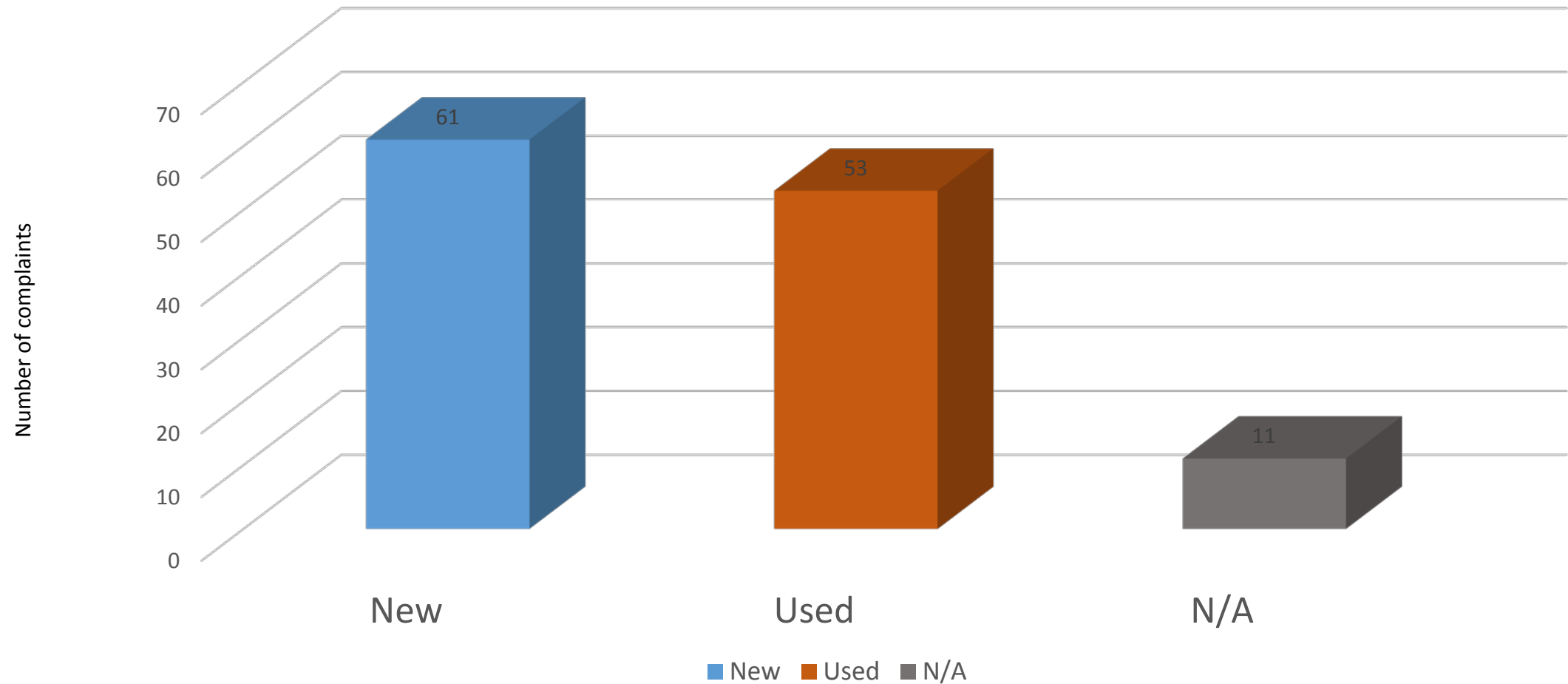
This table shows the number of auto complaints filed by Chapter affiliation. For example, of the 125 auto complaints filed, the highest number of 13 auto complaints were filed by Navajo citizens who were community members of the Chinle Chapter. Nine auto complaints did not indicate a chapter affiliation. The Fort Defiance Chapter had the next highest number of 8 auto complaints filed by its community members. The Cottonwood/Tselani Chapter had 7 of its community members who filed auto complaints with the Office. Five auto complaints originated by community members of Pinon Chapter. The Kaibeto, Kinlichee and Steamboat Chapters each respectively had 4 auto complaints filed while the Crownpoint, Leupp and Mexican Water Chapters each had 3 auto complaints filed with the Office. The following chapters had two auto complaints apiece that were filed: Dennehotso, Dilkon, Many Farms, Nahata Dzil, Oak Springs, Oljato, Rock Point, Rock Springs, Rough Rock, Round Rock, Sanostee, Sawmill, Smith Lake, Saint Michaels, Thoreau, Tuba City, Tsaile/Wheatfields and White Cone. The remaining chapters had one auto complaint apiece that were filed: Bodaway Gap, Bread Springs, Cameron, Casamero Lake, Chichiltah, Churchrock, Cove, Coyote Canyon, Gad ii ah/Cudei, Hardrock, Indian Wells, Jeddito, Kayenta, Lake Valley, Lukachukai, Nahodishgish, Nashchitti, Pinedale, Pueblo Pintado, Ramah, Shiprock, Standing Rock, Teec Nos Pos, Teesto, Toadlena/Two Greyhills and Whiterock.

# Income Range



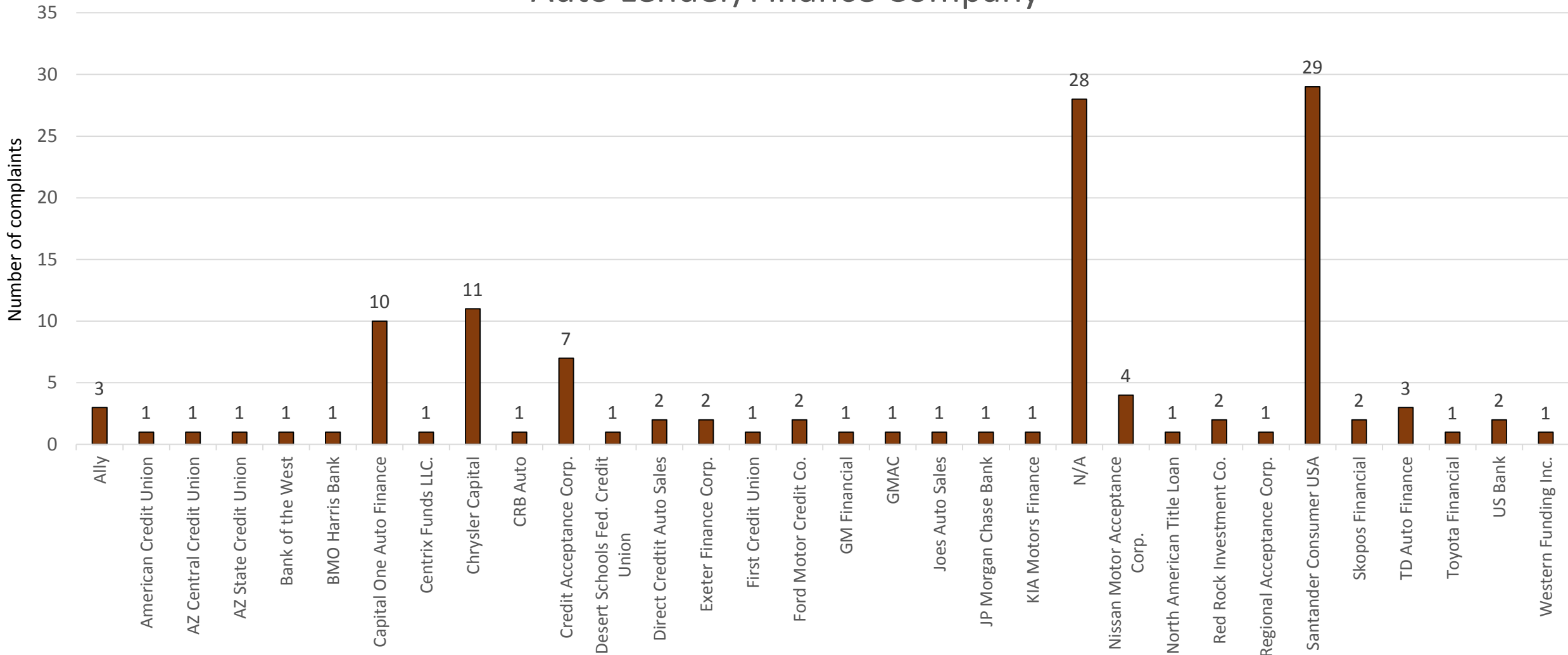
This table describes the income range of the 125 Navajo citizens who filed auto complaints with the Office. For example, 12 auto complaints indicated a monthly income between \$0 - \$999.00. Twenty-one (21) auto complaints list a monthly income range of \$1,000 - \$1,999 compared to 14 auto complaints that specify a monthly income range of \$2,000 - \$2,999. Three auto complaints showed a monthly income of \$3,000 - \$3,999 and another 4 auto complaints recorded a monthly income of \$4,000 - \$4,999. Only one auto complaint listed a monthly income of \$5,000 - \$5,999. And, the majority or 70 auto complaints did not share information regarding their monthly income.

## Vehicle Type



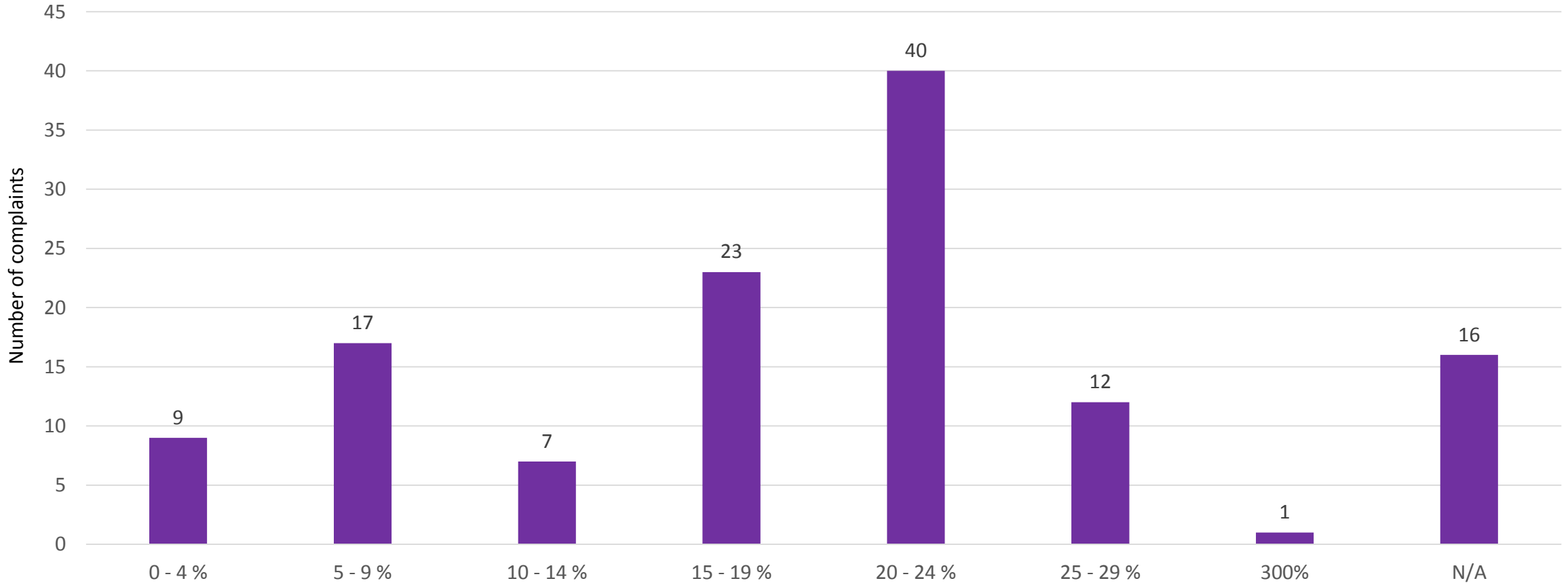
This table shows the vehicle type in which Navajo citizens had concerns with in filing their complaints. For example, of the 125 complaints filed, 61 auto complaints had shown that “New” vehicles was the concern while 53 auto complaints had shown “Used” vehicles was the problem. The remaining 11 auto complaints did not prove the vehicle type due to not having the required documents.

# Auto Lender/Finance Company



This graph shows the breakdown of the Finance Company who have been identified in the 125 auto complaints as being problematic. For example, the highest number of 29 auto complaints list Santander Consumer USA as being a problematic Auto Lender. The next highest category is “Non-Applicable” with 28 auto complaints filed without identifying the auto lender due to not having the required documents to substantiate the auto lender. The third highest category is Chrysler Capital with 11 auto complaints followed by Capital One Auto Finance with 10 auto complaints. The Credit Acceptance Corporation is the fifth highest category with 7 auto complaints that claimed it to be an issue. The Nissan Motor Acceptance Corporation had 4 auto complaints filed with the Office while Ally and TD Auto Finance each had 3 auto complaints identifying them as a concern. The following auto lenders each had 2 auto complaints filed: Direct Credit Auto Sales, Exeter Finance Corporation, Ford Motor Credit Company, Red Rock Investment Company, Skopos Financial and U.S. Bank. Finally, the remaining auto lenders respectively had one auto complaint filed: American Credit Union, Arizona Central Credit Union, Arizona State Credit Union, Bank of the West, BMO Harris Bank, Centrix Funds LLC, CRB Auto, Desert Schools Federal Credit Union, First Credit Union, GM Financial, GMAC, Joe’s Auto Sales, JP Morgan Chase Bank, KIA Motors Finance, North American Title Loan, Regional Acceptance Corporation, Toyota Financial, and Western Funding Incorporation.

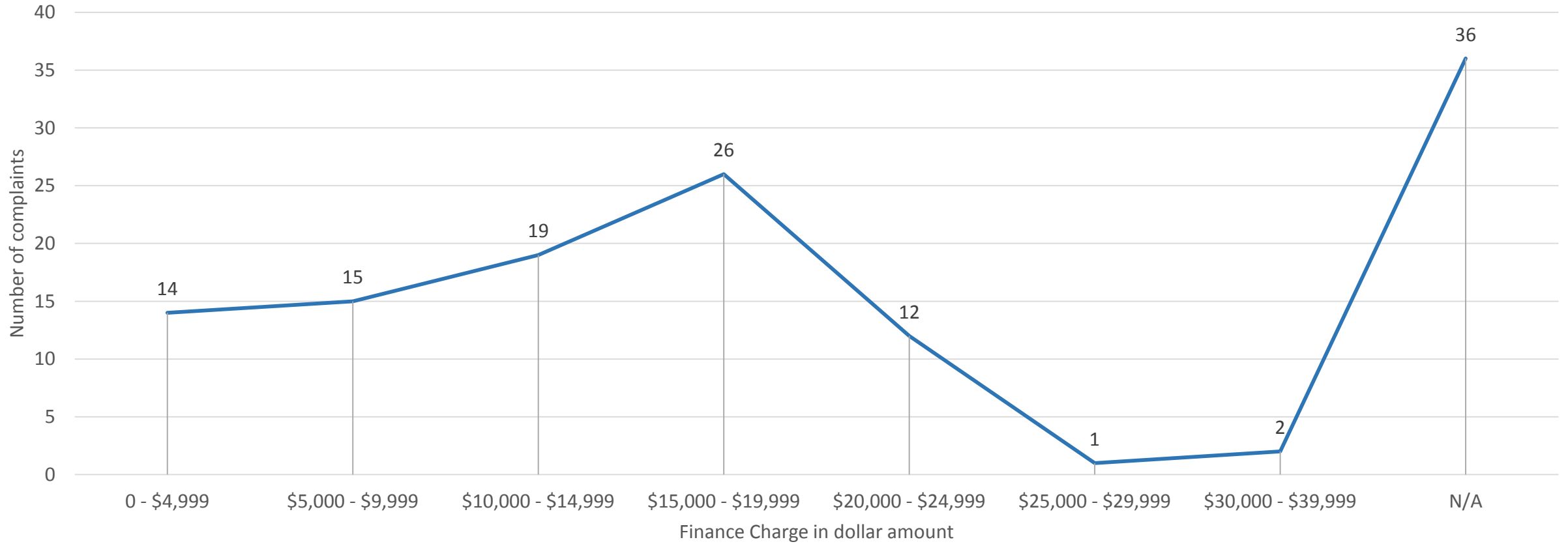
# Annual Percentage Rate



This graph describes the Annual Percentage Rate (“APR”) provided by the 125 Navajo citizens who filed an auto complaint with the Office. For example, the 20-24% APR category had the highest number of 40 complaints that showed a serious concern regarding affordability and low credit scores. The next highest category is the 15-19% APR which had 23 auto complaints followed by the 5-9% APR category with 17 auto complaints. The “Not Applicable” (N/A) category had 16 auto complaints that did not provide their APR information. Twelve auto complaints in the 25-29% APR category showed an extreme concern of affordability issues. The 0-4% APR category had 9 auto complaints while the 10-14% had 7 auto complaints. The last category is the 300% APR which had one auto complaint that resulted from a Title Loan. According to the Federal Trade Commission website: [www.consumer.ftc.gov](http://www.consumer.ftc.gov), a Title Loan is “a small, short-term, high rate loan that uses the clear title on your vehicle as a collateral.” Generally, the higher the APR, the more finance charge will be assessed into a Retail Installment Sales Contract. *NOTE: The Annual Percentage Rate is the cost of your credit as a yearly rate. The APR can be located in the Federal Truth-In-Lending Disclosures on the Retail Installment Sale Contract.*

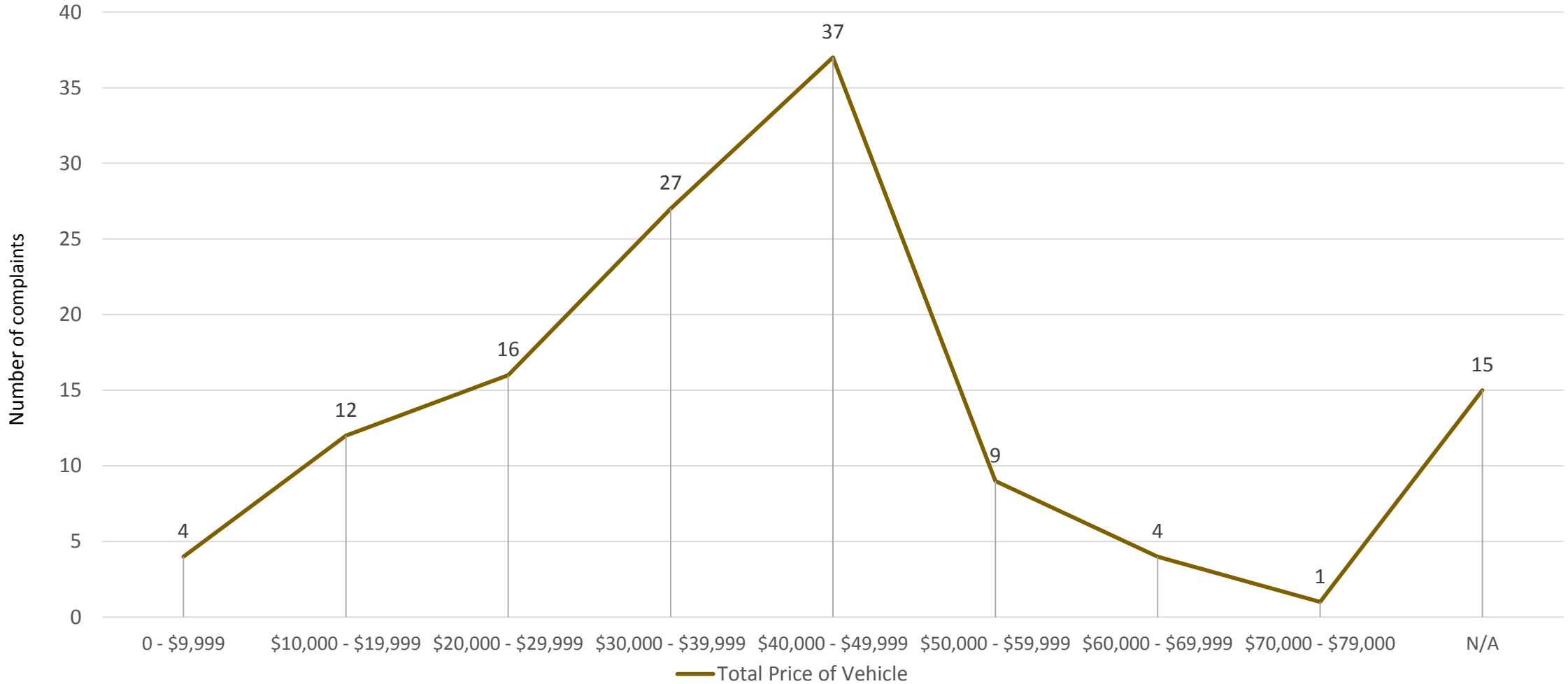


# Finance Charge



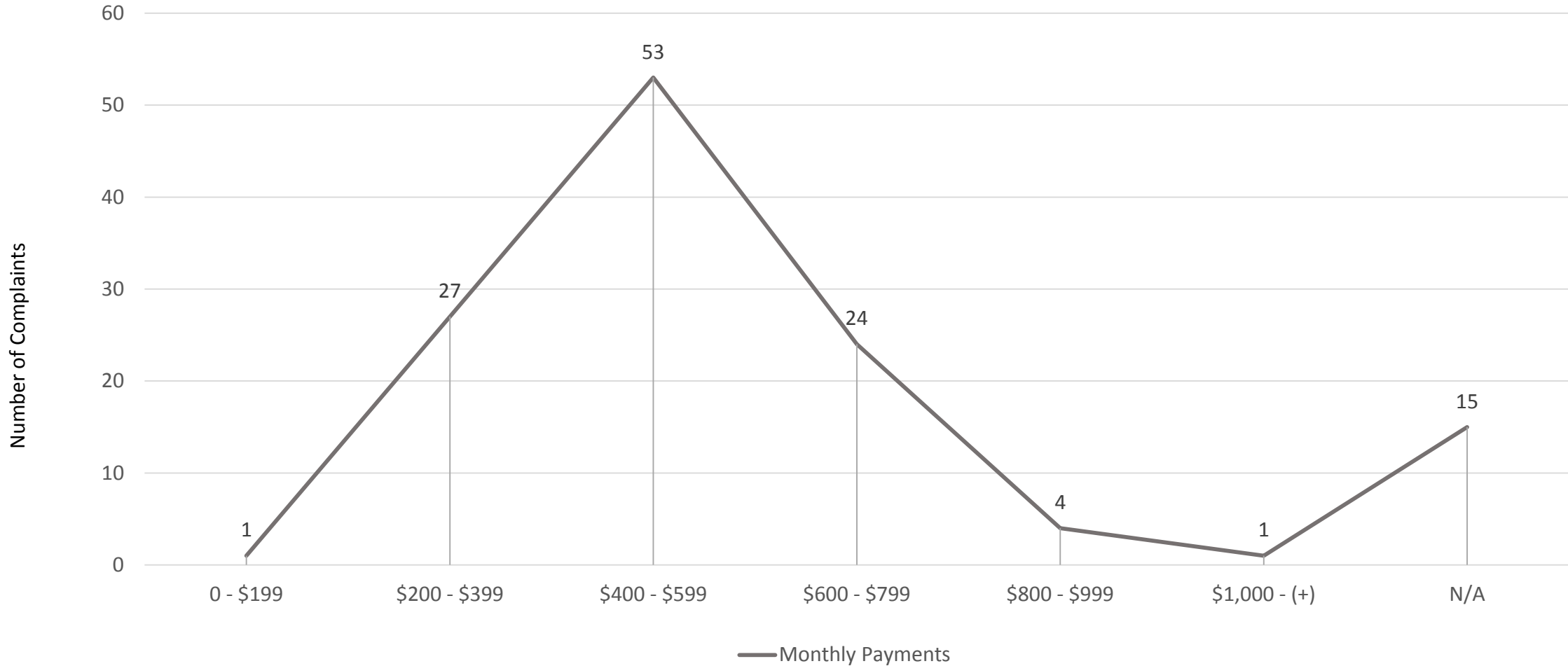
The chart shows the Finance Charge in dollar amount that were discovered in the 125 auto complaints filed by Navajo citizens. For example, in the first category of \$0 – \$4,999, there were 14 auto complaints filed. In the next category of \$5,000 - \$9,999, there were 15 auto complaints filed followed by 19 auto complaints in the \$10,000 - \$14,999 category. In the fourth category of \$15,000 - \$19,999, 26 auto complaints were filed. Twelve auto complaints were recorded in the \$20,000 - \$24,999 category while only 1 auto complaint was filed in the \$25,000 - \$29,999. The category with the highest amount of \$30,000 - \$39,999 had two complaints filed. The last category of “Not Applicable” (N/A) had 36 auto complaints that did not provide the finance charge. *NOTE: The Finance Charge is the dollar amount the credit will cost you, the Buyer. The Finance Charge can be found in the Federal Truth-In-Lending Disclosures on the Retail Installment Sale Contract.*

# Total Sale Price of Vehicle



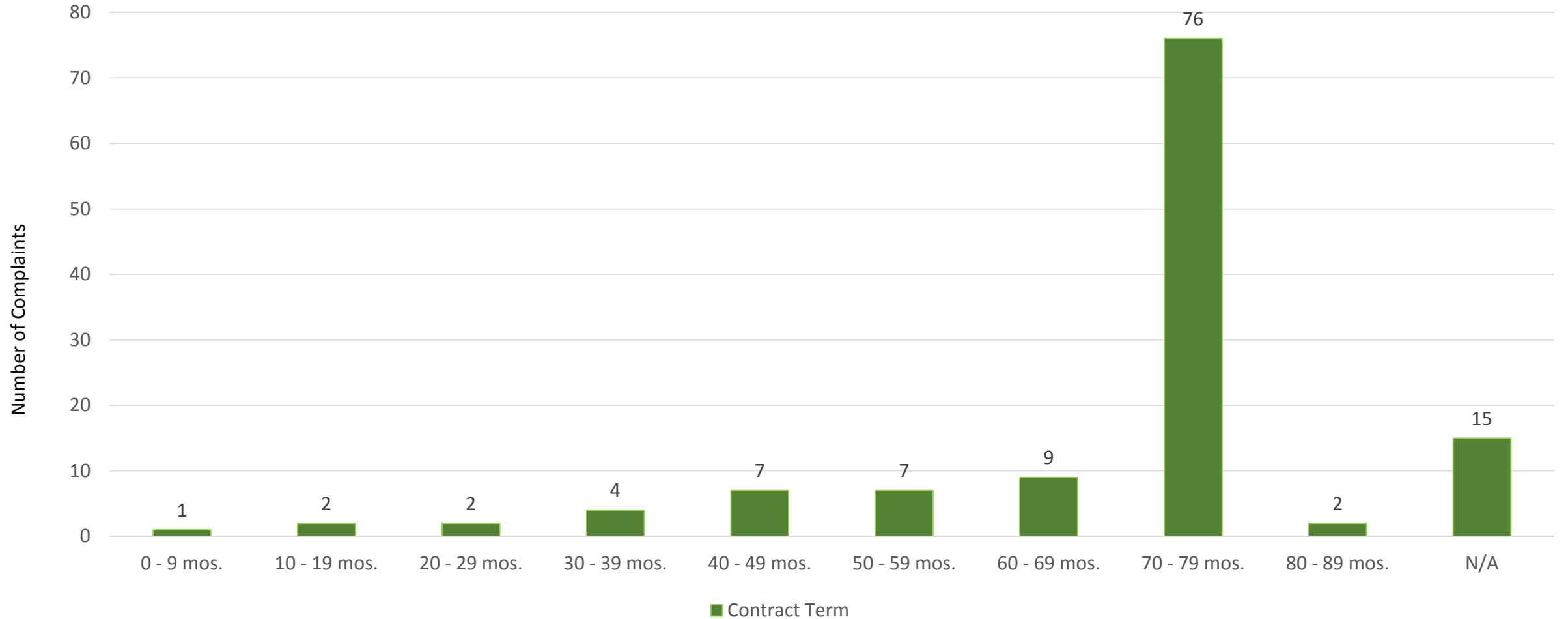
This table shows the Total Sale Price of Vehicle as noted in the 125 auto complaints filed by Navajo citizens. For instance, 4 auto complaints listed the total sale price of their vehicle between \$0 - \$9,999. Twelve auto complaints recorded the total sale price of their vehicle between \$10,000 - \$19,999. Sixteen auto complaints indicated the total sale price of their vehicle between \$20,000 - \$29,999 while 27 complaints showed \$30,000 - \$39,999. The \$40,000 - \$49,999 category had the highest number of 37 complaints. Nine complaints showed the total sale price of their vehicle between \$50,000 - \$59,999; whereas, 4 complaints recorded \$60,000 - \$69,999 as the total sale price of their vehicle. One auto complaint listed the total sale price of their vehicle between \$70,000 - \$79,999. Lastly, the non-applicable category showed 15 auto complaints did not show the total sale price of their vehicle due to not having the available documents. **NOTE:** The Total Sale Price of the Vehicle is the combined estimate of the Finance Charge (The dollar amount the credit will cost you), the Amount Financed (The amount of credit provided to you or on your behalf) and the down payment, if applicable. The Total Sale Price is part of the Federal Truth-In-Lending Disclosures located on the Retail Installment Sale Contract.

# Monthly Vehicle Payments



This diagram shows the Monthly Vehicle Payments as reported by the 125 Navajo citizens who filed an auto complaint with the Office. For example, 53 is the highest number of auto complaints that showed a monthly vehicle payment between \$400 - \$599. The second highest is 27 auto complaints which showed a monthly vehicle payment between \$200 - \$399 while the third highest is 24 auto complaints recorded their monthly vehicle payment between \$600 - \$799. Fifteen auto complaints did not provide their monthly vehicle payment. Four auto complaints listed their monthly vehicle payment between \$800 - \$999. Last of all, one auto complaint each showed a monthly vehicle payment between \$0 - \$199 and above \$1,000. *NOTE: The Monthly Vehicle Payments is part of the Federal Truth-In-Lending Disclosures located on the Retail Installment Sale Contract.*

# Contract Term



This spreadsheet describes the Contract Term or in other words, the Number of Payments in which Navajo citizens have reported in their auto complaints. For instance, a majority of 76 auto complaints listed their Contract Term between 70 – 79 months. Fifteen auto complaints did not have their contract term. Nine auto complaints pointed out that their contract term was between 60 – 69 months while the categories 40 – 49 months and 50 – 59 months each had seven auto complaints. Four complaints recorded their contract term between 30 – 39 months. Both categories of 10 -19 months and 20 – 29 months each had two complaints. Finally, only one auto complaint showed a contract term of 0 – 9 months.