SAINT MICHAELS, Navajo Nation—The Navajo Nation Human Rights Commission will hold a public hearing on January 4, 2013 at 10 a.m., at the Crownpoint Chapter House in Crownpoint, Navajo Nation (NM) for Navajo citizens who want to share their experience on border town auto dealers’ predatory sales practices. The January 4th public hearing will be held during a regular Commissioner’s meeting and is open to the public.

An example of a predatory sales tactic includes a customer having their keys or driver’s license withheld and this coerces them to cave into pressure and sign a contract with unfavorable terms at high interest rate. Tactics like this often times result in creating bad credit where the dealer benefits, leaving the customer victimized.

NNHRC encourages those who feel they’ve been victimized by predatory sales tactics to attend and provide testimony about title loans as a down payment, repos, electronic lock outs, repeatedly being asked to return to the dealer, deceptive marketing tactics like bait and switch, or unusually high interest rates.

After providing a testimony, NNHRC urges Navajo citizens to file a written complaint with NNHRC. When a complaint is filed with supporting documents, NNHRC will formally review it.

NNHRC also urges Navajo citizens to complete a voluntary survey which will be given to participants who attend the public hearings. To take part in the survey, call NNHRC and a staff member will mail or e-mail it to you.

NNHRC advocates for the recognition of Navajo human rights and addresses discriminatory actions against the citizens of the Navajo Nation. For more information, call the NNHRC office at (928) 871-7436 or visit the NNHRC website at www.nnhrc.navajo-nsn.gov.