VehCalc US 2026 Statutory Quick-Check (Lite Edition)

Free Rapid Verification Guide | Federal Trade Commission (FTC CARS Rule 16 CFR Part 463) & State AGs | 16 CFR § 463.3 (Deceptive Pricing Prohibitions), 16 CFR § 463.5 (Mandatory Add-On Ban), State Statutory Doc Fee Limits

Jurisdiction	Governing Authority	Primary Legislation (2026)	Edition
United States (Federal & 50-State Jurisdictions)	Federal Trade Commission (FTC CARS Rule 16 CFR Part 463) & State AGs	16 CFR § 463.3 (Deceptive Pricing Prohibitions), 16 CFR § 463.5 (Mandatory Add-On Ban), State Statutory Doc Fee Limits	LITE 2026

1. 2026 Statutory Parameters & Official Thresholds

Car buyers in the dealership finance office (F&I) face intense pressure to accept $3,000–$5,000 in bogus dealer add-ons (nitrogen tires, VIN etching, paint protection, and inflated doc fees). Federal FTC CARS regulations prohibit mandatory add-ons and deceptive hidden fees.

Dealership Finance Fee Category	Statutory Limit / Industry Baseline	Buyer Negotiation Stance
State Documentation Fee (Doc Fee)	Statutory Cap (CA $85, NY $175, TX $150, FL Uncapped)	Refuse any charge above statutory cap
Nitrogen Tire Inflation	True Cost: $5–$10 | Dealer Price: $199–$399	Demand line-item deletion per FTC CARS
Window / VIN Etching	True Cost: $15 | Dealer Price: $399–$699	Decline optional physical etching
Dealer GAP Insurance	Credit Union: $300–$400 | Dealer: $995–$1,495	Bring outside financing pre-approval letter
Dealer Reserve APR Markup	State Limit: Max 2.0% Dealer APR Markup	Demand buy-rate disclosure from lender

2. High-Cost Compliance & Financial Traps to Avoid

Trap #1: Negotiating Monthly Payment Instead of Out-the-Door Price

Dealers stretch loan terms to 72 or 84 months to mask $4,000 in hidden accessories inside an affordable monthly payment.

Trap #2: Believing Dealer Claims That Add-Ons Are 'Mandatory State Equipment'

Dealers claim nitrogen tires or security tracking are required by law or pre-installed; FTC CARS rules state no dealer may require payment for bogus items.

3. Step-by-Step Verification & Action Checklist

[ ] Request an itemized Out-the-Door (OTD) purchase agreement before discussing financing or trade-in.

[ ] Verify state statutory doc fee limit and cross out all dealer prep, transport, and protection packages.

[ ] Bring pre-approved auto loan from local credit union to neutralize F&I financing rate markups.

NEXT STEP — FULL 2026 STATUTORY PROTECTION:
Upgrade at **https://vehcalc.com/us/** to unlock the 5-tab interactive Excel Workstation (.xlsx), complete US regional divergence tables, word-for-word negotiation scripts, and editable formal statutory appeal/notice templates (.docx).

Disclaimer: Prepared for United States (Federal & 50-State Jurisdictions) based on 2026 published legislation (16 CFR § 463.3 (Deceptive Pricing Prohibitions), 16 CFR § 463.5 (Mandatory Add-On Ban), State Statutory Doc Fee Limits). Educational and financial modeling purposes only; not regulated personal legal or tax advice.