

# What is the final price?

## The Delivered Price!

The difference between  
Traditional Dealers  
and Posted Price Dealers.



***Fitzgerald*** AUTO MALLS  
FitzMall.com *Always Low Price Since 1966*

# If it doesn't say Delivered, it's not the Final Price!

See Low Delivered Prices and  
Factory Invoices at **FitzMall.com**  
**24 Hours 7 Days a Week.**

20 brands  
**150% Guaranteed Best Prices... everyday!**

**HYUNDAI** Financing as low as 0% up to 60 Months or  
Rebates as high as \$1500 on selected models.

**2004 Accent Coupe**  
4-Door, Power Windows,  
and 1600 cc 4-Cyl. 1600 cc  
4-Cyl. 1600 cc  
Delivered Price **7,995**

**2003 Accent GL Sedan**  
4-Door, AC, Power Windows/Locks,  
ABS, 1600 cc, 1600 cc, 1600 cc  
Delivered Price **9,995**  
**\$777 less. 0 Down**

**2004 Elantra GL S**  
4-Door, Power Windows/Locks,  
ABS, 1600 cc, 1600 cc, 1600 cc  
Delivered Price **11,995**  
**\$440 less. 0 Down**



**2004 Elantra GL S**  
4-Door, AC, Power  
Windows/Locks/ABS,  
ABS, 1600 cc, 1600 cc, 1600 cc  
Delivered Price **11,975**  
**\$102 less. 0 Down**

**2003 Sonata GLS**  
4-Door, AC, Power Windows/Locks,  
ABS, 1600 cc, 1600 cc, 1600 cc  
Delivered Price **14,995**



**2004 Sonata Fe**  
4-Speed Power Windows/Locks/ABS,  
1600 cc, 1600 cc, 1600 cc  
Delivered Price **15,475**



**2004 Sonata**  
4-Door, AC, Power Windows/Locks,  
ABS, 1600 cc, 1600 cc, 1600 cc  
Delivered Price **15,895**  
**\$2,095**

**2004 Tucson**  
4-Door, AC, Power Windows/Locks,  
ABS, 1600 cc, 1600 cc, 1600 cc  
Delivered Price **20,895**

**Fitzgerald AUTO MALLS**  
*Always Low Prices Since 1988*

**Catonsville** 800-800-8000  
**800-800-8000**

Visit our  
**White Flint/N. Bethesda Hyundai**  
location at 11411 Rockville Pike  
**800-284-8612**  
for the same great values!



**TOYOTA**  
Discounts up to  
**\$6500** off MSRP

**2004 Sienna**  
Delivered Price **\$2,910**

**25 in-stock ... 50 more arriving soon!**



**2004 Camry LE**  
Delivered Price **16,999**

**PONTIAC**

**BUICK**  
**OLDSMOBILE**  
The new Professional Grade.

Financing as low as **0%** on  
up to **72** months  
**3.9% Cash & Trade**  
**20.0% off invoice or less**  
**(UP TO \$1000 LESS! AND**  
**YOU KEEP THE REBATE!**



**2004 Grand Am SE**  
4-Door  
Delivered Price **14,991**



**2003 Century**  
4-Door, Power Windows/Locks, ABS,  
1600 cc, 1600 cc, 1600 cc  
Delivered Price **15,900**



**2004 G6**  
4-Door, Power Windows/Locks,  
ABS, 1600 cc, 1600 cc, 1600 cc  
Delivered Price **22,792**

Financing as low as 0% on  
up to 72 months  
3.9% Cash & Trade  
20.0% off invoice or less  
(UP TO \$1000 LESS! AND  
YOU KEEP THE REBATE!)

**Fitzgerald AUTO MALLS**  
*Always Low Prices Since 1988*



**50,000** new to Buick  
**100,000 Mile/7 Year**  
Powertrain Limited Warranty  
now standard on  
ALL Buicks

**2004 Verano S**  
4-Door, AC, Power Windows/Locks,  
ABS, 1600 cc, 1600 cc, 1600 cc  
Delivered Price **15,999 \$277 less**

Compare this ad to the following ads ...  
one with prices and one without prices,  
both with fine print which we have  
increased to make it easier to read.

This ad may not be as exciting as the  
others ads, it is however very straight-  
forward and informative, and because it  
contains so many brands, it reduces our  
cost to advertise which lowers our prices.

That savings plus further savings in  
inventory expenses and selling expenses  
result in the lowest actual Delivered Prices  
in the market.

All the prices in this ad are Delivered Prices  
... there are no other charges, and there is  
no fine print.

**Understanding The Delivered Price**  
Delivered Prices, under Maryland law  
pertaining to dealer advertising, must  
include all charges to the customer except  
taxes, titling, and registration, if any, as  
required by the state in which the vehicle  
is to be titled. There is no Maryland tax to  
out-of-state purchasers. Maryland resi-  
dents may pay tax and fees directly to the  
Maryland Motor Vehicle Administration if  
they choose so their would be no other  
charges in addition to our delivered price.

Use care when comparing our Delivered  
Prices with other dealer price quotes. The  
Delivered Price is the final price you pay  
period! There are no hidden extras such  
as freight or dealer installed add-on's.  
Be careful ... many dealers present these  
items after you agree in writing to  
purchase at a lower price. Often they are  
not brought up until you are completing  
the financial details of your purchase.  
At Fitzgerald Auto Malls, we want you to  
know that freight (or destination charge) is  
included in the "factory invoice" which  
may be more or less than the final cost to  
the dealer due to rebates, incentives, and  
other charges.

# Compare Advertising to Understand the Difference in Pricing Between Traditional and Posted Price Dealers

AS LOW AS **0% FINANCING AVAILABLE**  
A.P.R.

**SUMMER BLAST SALE!**  
One Location Only:

**Mazda**  
SATURDAY 9am to 9pm!  
WITH ANY PURCHASE  
2 Year Lube, Oil & Filter!  
SEE US AT 800-OR-FORD, 2L, 2L6 & 2L8, 1 HOUR TO GO!

**2002 ALL NEW PROTEGE 5 WAGON** AUTOMATIC LOADED  
From: **\$15995** STOCK#F00007 

**45 STOCK** AUTOMATIC! Priced From:  
ALL POWER A/C, CD **\$11444**  
2001 PROTEGE LX STOCK#70401 

**20 STOCK** Priced From: AUTOMATIC!  
ALL POWER LOADED, A/C, CD **\$13666** STOCK#70201 2001 626 LX 

**39 STOCK** Special Edition in Stock Priced From:  
A/C, ALL POWER LOADED CASSETTE **\$16888**  
2001 MIATA STOCK#70441 

**45 STOCK** Priced From: LOADED! A/C, CD **\$15999** STOCK#0004214 2001 MPV 

**15 STOCK** LX's & ES's in Stock Priced From:  
LOADED, CD, A/C AUTOMATIC 2 TO CHOOSE FROM **\$19888**  
2001 TRIBUTE LX 

**15 STOCK** **\$21,777** 2 TO CHOOSE FROM  
LEATHER, SUNROOF, ALL POWER! 2001 MILLENIA 

**Always #1 With You!**

**MAZDA**

AS LOW AS 0% A.P.R. FINANCING ON SELECT MODELS ON APPROVED CREDIT. ALL CONDITIONS SUBJECT TO CREDIT APPROVAL. MUST QUALIFY FOR \$750 M.A.C. COUPON & \$400 COLLEGE GRAD. REBATE. INCLUDES ALL FACTORY REBATES AND INCENTIVES. DEALER INSTALLED OPTIONS ADDITIONAL. ALL OFFERS PLUS TAX AND TAGS. SALE ENDS 7/22/01. PLUS \$480 FREIGHT (\$515 FOR TRIBUTE) AND \$289 PROCESSING FEE.

Posted Price Dealers advertise Delivered Prices. There are no add-ons and every vehicle has a discounted price everyday of the year. The Delivered Price is the only price that cannot be increased by a dealer.

At Traditional Dealers, the advertised price is not the final price. It is only a negotiating price. This price is always increased with extra charges and add-ons.

This is an example of an ad that illustrates Traditional Dealer pricing. Be sure to read the fine print! See how the price increases, in this case by \$750 + \$400 + \$480 + \$289 a total of \$1,919 more and it still doesn't say Delivered Price, perhaps because of the dealer installed options which are additional.

*At Fitzgerald Auto Malls, you won't pay a penny more than the advertised price because it is the Delivered Price, which is the Final Price!*

"As low as 0% A.P.R. financing on selected models on approved credit. All conditions subject to credit approval. Must qualify for \$750 M.A.C. Coupon & \$400 College Grad. Rebate. Includes all factory rebates and incentives. Dealer installed options additional. All offers plus tax and tags. Sale ends 7/22/01 PLUS \$480 FREIGHT (\$515 FOR TRIBUTE) AND \$289 PROCESSING FEE."

This is an exact duplication of the small type in this ad which appeared in the Washington Post. We increased the type size to make it easier to read.

# Even Ads Without Prices Can Help Explain the Difference Between Traditional and Posted Price Dealers

Although there are no prices, this ad says in large type "You are the sales manager and You make the offer! As long as it's above invoice, it's yours!" In the fine print it says you must pay extra for freight, which is \$450 to \$800 even though freight is included in the factory invoice price. Also, you must pay extra for dealer installed accessories, items and add-ons, which are usually hundreds of dollars.

See addendum label on page 5 for examples of these charges.

*At Fitzgerald Auto Malls, you won't pay a penny more than the advertised price because it is the Delivered Price, which is the Final Price!*

"Invoice may be higher than the true, final cost to the dealer. Dealer installed accessories, items or add-ons are additional above invoice. Tax, tags, and freight additional. Includes all incentives/rebates. In stock units. Excludes Sequoias & Highlanders. See dealer for details. Expires 6/29/01."

This is an exact duplication of the small type in this ad which appeared in the Washington Post. We increased the type size to make it easier to read.

**OPEN SUNDAY!** **TOYOTA**

**"You're the Boss"...It Works!** 

**You, the Customer, Can Have Volume Pricing & True Customer Satisfaction!**

We make it fair and easy for you to buy your new Toyota at **SALES MANAGER** where **YOU ARE THE BOSS!** That's right, we'll trust you, our customer, to make us a fair offer on any Toyota in stock. No hassles! As long as it's above invoice, it's yours!

The **-Advantage**

- The Guaranteed Lowest Price!
- 72-hour Satisfaction Guarantee!
- 2-yr. 24-hr Roadside Assistance!
- Platinum Plus Amenities!

**Now Thru Monday, June 25th...**  
Will Sell All New 2000 Toyotas  
**At, Near or Below Factory Invoice!**

**SUV SALE!** 

See the All-New Line of Toyota SUVs!  
**Sequoia • Highlander • 4Runner**  
**RAV4 • Land Cruiser**

SUV Sale  
 Now in Progress  
 \$4999  
 Down from a MSRP of \$5999



Price may be higher than the true, final cost to the dealer. Dealer installed accessories, items or add-ons are additional above invoice. Tax, tags, and freight additional. Includes all incentive rebates. In stock units. Excludes Sequoias & Highlanders. See dealer for details. Expires 6/29/01.



# How Sales People Are Paid Affects the Price You Pay!

Traditional Dealers are forced to hire skilled, professional negotiators to persuade consumers to pay more. Sales people at Traditional Dealers are paid a percentage of the profit they retain for the dealer. Their earning power depends on negotiating a higher final price.

These are examples of Traditional Dealers' help wanted ads for salespeople, that appeared in the Washington Post in 2001.

Our sales people are paid flat fees, volume bonuses and customer satisfaction bonuses. Both Fitzgerald and our salespeople earn much less per car. Together, we depend on volume sales to make up for lower prices, which generate lower profits and lower commissions.

We know our prices are lower which is why we post our Delivered Prices on every vehicle and on the internet too. Traditional Dealers do not do this because their prices are too high.

Auto

## NEW AUTOMOBILE SALES

We're looking for experienced salespeople. We offer:

- Demo
- Hospitalization
- Paid Vacation
- Advancement into Mgmt.
- Bonus & incentives
- **Commission up to 50%**
- Large Inventory

Call Fred or Lee

**CHRYSLER**

AUTO SALES

██████████ Chevrolet/JEEP/Chrysler is looking for used car sales people. Experience preferred. No experience, will train.

**\$80K-\$100K A YR.**

- Over 150 car inventory
- Strong 1st. & 2nd. chance finance dept.
- Over 20 fresh clients walking through the door daily
- Separate dept. w/own bldg. & outdoor showroom
- **Over \$20 gross avg. per vehicle sold**
- Large Import Inventory to choose from
- Large domestic truck inventory to choose from
- 401K Available
- Christmas Bonus Available

**AUTO SALES**

██████████ Buick/Pontiac/GMC/Mitsubishi and Used Cars is seeking 8 salespeople to staff the New Mitsubishi Facility. GM & Used Car Dept. No Auto. experience required. **Commission up to 50% Front, 20% Back.**

For more information visit ██████████ or call Peter, Chris or Adam at ██████████

Auto Sales

██████████ **Honda** ██████████ is looking for used car sales professionals. We have current positions available. Our facility and pay plans are second to none! In addition, we offer:

- Paid Vacation/Health Ins.
- 401K Retirement Benefits
- Daily, weekly, monthly bonuses
- **20% Commissions**

Experienced salespeople only call ██████████

## The Fitzgerald 150% Best Price Guarantee

You are guaranteed to get the Best Price when you buy a new vehicle from Fitzgerald. We guarantee that, excluding factory changes, you will not find a lower price for an identical Vehicle in our market within 5 days, before or after, your purchase. If you do obtain a lower Best Price from a competitor, bring us their signed Purchase Contract, assign your purchase rights to us so that we can buy the vehicle at that price, and we will reduce our price before you buy or if you have already bought from us, refund you 100% of the difference between our Delivered Price and their price. We will also give you a coupon for an additional 50% of this difference in parts and service at any Fitzgerald Service Department.

At Fitzgerald Auto Malls, we are confident that our Delivered Price is the Best Price you'll find for your next car or truck. If it doesn't say delivered, it's not the final price.

# Get The Delivered Price... Before You Buy!

Models and Guarantees in writing in final one through  
new car offer - a legitimate buyer's order signed by authorized  
management - of at least \$100 on any like vehicle or book  
dealers - read it or we will give you \$1,000 in cash.\*

We will beat any  
deal by \$200 or pay  
\$1000.  
\*Dealer loses the  
right to purchase  
vehicle.  
No part order must  
be signed by agent.



## Traditional Dealer

Buyer beware! Some large Traditional Dealers carry a huge inventory at very high costs for interest, insurance, lot damage and other handling expenses. Why? They hope you will find a vehicle that gets you so excited you make an emotional decision to purchase on the spot and overpay! This is exactly what consumer experts warn never to do. We offer a much greater selection without adding the expensive overhead because we use manufacturer provided locator services with "just in time delivery!" Every Fitzgerald vehicle has a discounted Posted Price so even if you get excited, you absolutely cannot overpay!

The word Delivered does not appear until the bottom of the page all those highlighted prices.

The MSRP Price you see in other dealers is 14-18% over the delivered MSRP.

Do not let these charges 10% already included in the price.

Traditional Dealers that offer a Price Guarantee always require a signed Purchase Order to consider the competitive price because that is the way Traditional Dealers quote Delivered Prices. Purchase orders at Traditional Dealers start with a base price. Other charges and fees, such as add-ons, freight, processing fees, and dealer mark-ups, are added to your purchase order. These prices, advertised or not, with or without addendum labels, increase the final price you pay.

The only way to get a Delivered Price from a Traditional Dealer is to obtain a signed Purchase Order with a manager's signature. Only then can you compare the price to a Posted Price Dealer that only posts Delivered Prices.

Fitzgerald's purchase order starts with a Delivered Price! There are no other charges ... and we do not double charge you for freight.

Buyer beware! Some large Traditional Dealers carry a huge inventory at very high costs for interest, insurance, lot damage and other handling expenses. Why? They hope you will find a vehicle that gets you so excited you make an emotional decision to purchase on the spot and overpay! This is exactly what consumer experts warn never to do. We offer a much greater selection without adding the expensive overhead because we use manufacturer provided locator services with "just in time delivery!" Every Fitzgerald vehicle has a discounted Posted Price so even if you get excited, you absolutely cannot overpay!

Add up these savings — we spend less to advertise and do not employ highly paid negotiators. Our operating costs are lower so our prices are lower!

At Fitzgerald Auto Malls we care about our customers. We offer honest and straightforward posted prices on every vehicle. We believe this is the safest shopping environment in which to purchase a vehicle. Visit us at [www.FitzMall.com](http://www.FitzMall.com).



# If You're Shopping For A Whole Car... Shop The Whole Deal

## Ask your Fitzgerald Sales Associate to review this with you

### Purchase Disclosure Worksheet (Not a Contract)



Name of Dealer: \_\_\_\_\_  
 Vehicle Description: Year \_\_\_\_\_ Make \_\_\_\_\_ Model \_\_\_\_\_

- 1. PRICE**
- A. MSRP (Manufacturer's Suggested Retail Price) (Label E)
  - B. Customized Vehicle Price (Includes B) \_\_\_\_\_ (total)
  - C. Freight \_\_\_\_\_
  - D. Tax (Include tax credit if applicable)
  - E. Buy \$-Trade \_\_\_\_\_
  - F. Processing Fee \_\_\_\_\_
  - G. Title \_\_\_\_\_
  - H. Trade Allowance \_\_\_\_\_
  - I. Total Payment Amount \_\_\_\_\_
  - J. Net Trade Allowance \_\_\_\_\_
  - K. Balance \_\_\_\_\_

- 2. TERMS** (See separate sheet)
- A. Balance \_\_\_\_\_
  - B. Loan/Lease Payment \_\_\_\_\_
  - C. Amount to Finance \_\_\_\_\_
  - D. Monthly Payment \_\_\_\_\_
  - E. Interest Rate \_\_\_\_\_
  - F. Number of Payments \_\_\_\_\_

- 3. ADD-ONS** (Options may be selected)
- A. Manufacturer Service Contract (Extended Warranty)
    - No. of Months \_\_\_\_\_ No. of Miles \_\_\_\_\_
    - Provider \_\_\_\_\_
    - Start of Plan \_\_\_\_\_
    - Exclusion \$ \_\_\_\_\_
    - Monthly Payment \$ \_\_\_\_\_
  - B. Gap Insurance \_\_\_\_\_
  - C. VSA (Cover) \_\_\_\_\_
  - D. Auto-Load \_\_\_\_\_
  - E. Undercoating \_\_\_\_\_
  - F. Wheel Covers \_\_\_\_\_
  - G. Floor Mats \_\_\_\_\_
  - H. Locks/Key \_\_\_\_\_
  - I. Financing \_\_\_\_\_
  - J. Maintenance Plan \_\_\_\_\_
  - K. Other \_\_\_\_\_
  - L. Other \_\_\_\_\_
  - M. Other \_\_\_\_\_

## If You're Shopping For A Whole Car ... Shop The Whole Deal!

### Shop and compare the Price, Terms and Add-Ons and you will get taken for a ride!

Your Fitzgerald Salesperson will provide you with a PTA worksheet to protect you

- "P" - Price of the Car
- "T" - Terms, Interest Rate & Number & Amount of Payments
- "A" - Dealer Add-on Charges

Getting a fair deal on a car or truck doesn't have to be difficult or time-consuming. You just need to know three things when you shop for your car or truck:

Use our easy-to-fill-in worksheet as you shop for your vehicle. It's not appropriate to ask a manager to sign this worksheet because that typically requires offers to be at-willing and signed by the manager.

Here are a few examples taken from dealer price guarantees:

- "Buy at a better price, only approved by the sales manager."
- "Buy at a better price, only approved by the sales manager."

Remember: Some dealers will underprice their vehicles to get you to consent to buy from them and then overcharge you for dealer add-ons, financing, and insurance to make up the difference. Don't sign a purchase order unless it contains the **Price** including all charges, **Terms** including down payment, interest rate, number and amount of payments, and any dealer **Add-ons** which must be included in the monthly payment quoted.

That's the advice that Jack Fitzgerald gave on *Ozzy* NBC and we stand by that!

"All we need to see is a completely filled out and signed PTA before I can give a manager of the other dealership."  
*Debra*

"... even by a local GM offer from a Baltimore/Washington area dealer to get some vehicle with some equipment, it was signed by the general manager."  
*Debra*

"... provide at work a laptop and signed written offer from one other dealer ..."  
*Karen*

So, tell the manager at other dealerships that you read the offer sheet filled out and signed. That's the only way you can protect yourself against overpaying.

- For additional information on the buying visit our website [www.FitzMall.com](http://www.FitzMall.com) or call your salesperson for copies of our consumer information brochures:
- "Price of the Deal"
  - "Company Price Between Dealers"
  - "What's In That Price"
  - "What the Dealer Know About Dealer Add-ons"
  - "Lower Car - Not All Lower Car Payment Are Created Equal"

Fitzgerald offers 150% Best Price Guarantee ... see page 5 for details.

**Geithersburg**  
 902-907 N. Frederick Ave.,  
 Geithersburg, MD  
 888-475-4881  
 Toyota/Scion 301-924-8900  
 Chrysler/Jeep 301-476-4888  
 Subaru 301-476-4888  
 Hyundai 301-476-4888

**Used Car City**  
 301-476-3400

**Wharton**  
 10915 Georgia Ave.,  
 Wharton, MD  
 888-933-7400  
 Dodge/Suzuki 301-913-7400

**White Flint/ N. Bethesda**  
 1181 Rockville Pike,  
 N. Bethesda, MD  
 800-235-4954  
 Dodge/Hyundai 301-461-4000  
 Subaru/Scion 301-230-9000

5501 Nicholson Ln.,  
 N. Bethesda, MD  
 888-776-3300  
 Ford/Jeep/GMC  
 301-776-3300

**Frederick**  
 701 Beightman Ln.,  
 Frederick, MD  
 888-476-4881  
 Chevrolet/Cadillac/Dodge  
 Mazda/Volkswagen/Scion  
 301-295-9200  
 301-291-4444 DC Metro

1441 Buckleypointe Pike,  
 Frederick, MD  
 800-476-2585  
 Suzuki Used Cars 301-460-7000

**Annapolis**  
 34 Hudson Street,  
 Annapolis, MD  
 800-476-2686  
 Cadillac/Volkswagen  
 410-234-5400  
 301-267-4246 DC Metro

1930 West Street,  
 Annapolis, MD  
 800-236-1009  
 Mazda/Mitsubishi  
 Suzuki 410-264-5700  
 301-267-4066 DC Metro

**Chambersburg**  
 1431 Lincoln Way East,  
 Chambersburg, PA  
 800-971-7177  
 Toyota/Scion/Honda  
 717-264-8389

**Clearwater**  
 27501 US Highway 19 N.,  
 Clearwater, Florida  
 800-799-1808  
 Chrysler/Jeep  
 Subaru/Suzuki  
 Hyundai  
 727-799-1800

