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# Deck the Halls, Not the Trade Lines: Auto Fraud Talk

## SPEAKERS

[Brooke K. Conkle](#) | [Christopher J. Capurso](#)

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On today's episode of *Moving the Metal: The Auto Finance Podcast*, hosts Brooke Conkle and Chris Capurso discuss TransUnion's study on fraud-related charge-off losses in auto lending, exploring how bad actors enter the car-buying journey through tactics such as application phishing, synthetic identities, trade-in data exposure, and "digital warming." They examine why auto fraud can have outsized impacts compared to other products, the surprising concentration of losses among higher credit tiers, and the risks posed by credit washing, which can inflate perceived creditworthiness and distort underwriting decisions. The episode closes with a festive holiday movie countdown and a friendly nod to the eternal "Is *Die Hard* a Christmas movie?" debate.

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