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# New Year, New Surprises? 2026 Resolutions for Dealers and Auto Finance Companies

## SPEAKERS

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In this episode of *Moving the Metal: The Auto Finance Podcast*, hosts Brooke Conkle and Chris Capurso lay out a practical set of 2026 resolutions for dealers and auto finance companies. Chris breaks down why state law compliance should be at the top of your list, from California's CARS rule and junk fee laws to new disclosure and renewal requirements cropping up across the country. Brooke then shifts to the federal landscape, focusing on the Fed's recent rate cuts, what a lower-rate environment could mean for auto loan refinancing, and the compliance risks that come with more paperwork. The discussion also tackles the real-world impact of AI — how consumers are using it in disputes and litigation, and how companies must carefully govern their own AI tools, including chatbots. Finally, they underscore the importance of a robust consumer complaint process as an early-warning system and a powerful tool to prevent small issues from turning into lawsuits.

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