



THE GINSBURG LAW INSIDER

August 2026

DEALER SAYS "THAT'S NORMAL." IS IT?



Attorney Amy Ginsburg

You hear a strange grinding noise every time you turn left. Your brand-new SUV shakes at highway speeds. The infotainment system randomly goes black. Your transmission hesitates, jerks, or seems to have a mind of its own.

You take the vehicle to the dealership and explain exactly what is happening. A few hours later, you get the call: "We couldn't duplicate the problem." Or perhaps its equally frustrating cousin: "That's normal operation." But is it?

Maybe. Not every noise, vibration, or unusual characteristic means a vehicle is defective. But when the same problem keeps happening—especially when it affects the vehicle's use, value, or safety—you shouldn't simply give up because the dealership says it cannot reproduce it.

One of the most important things you can do is keep bringing the vehicle in for repair and make sure your complaint is documented accurately on every repair order.

If your car loses power while accelerating, don't let the repair order simply say "customer requests inspection." If the brakes make a grinding noise after the vehicle has been driven for 20 minutes, make sure that detail appears. The more specific you are about when and how the problem occurs, the better chance a technician has of reproducing it—and the better record you have if the problem continues.

Videos can also be extremely helpful. If it can be done safely, use your phone to record unusual noises, warning messages, malfunctioning screens, or other intermittent problems. A defect that refuses to appear while your vehicle is sitting at the dealership may be much easier to explain when you can show exactly what happened.

And save every repair order, including visits where the dealership says "no problem found," "could not duplicate," or "operating as designed." Those visits may still be important. Your repair history can help establish when you first complained, how often you sought repairs, and how long the problem has continued. Most importantly, don't assume that "could not duplicate" automatically means "you don't have a case." Lemon Law and warranty claims can depend on a number of factors, including the state where you live, the vehicle and warranty involved, the nature of the defect, the number of repair attempts, and the amount of time the vehicle has been unavailable for use.

So, if your vehicle keeps doing something that doesn't seem normal, trust your instincts enough to document it. Because after the third or fourth trip to the dealership, the most important question may no longer be "Is that normal?"

It may be: "What are my rights?"





FEATURED WEBSITE RESOURCE

Credit Repair Resources

Resolving debt can feel like finally crossing the finish line—but it can also be the starting point for rebuilding your financial future. Once debts have been settled, resolved, or discharged, it's important to review your credit reports, make sure accounts are being reported accurately, and begin establishing positive credit habits. Simple steps such as paying bills on time, keeping credit card balances low, limiting new credit applications, and regularly monitoring your reports can make a meaningful difference over time.

We created an Improving Your Credit Score resource to help consumers understand what to do next. Our guide covers credit-monitoring tools, checking your reports for errors, credit utilization, secured cards, credit-builder options, and other practical strategies for rebuilding credit after debt resolution or bankruptcy. Resolving the debt was the first step—now give your credit a chance to recover.

Check out our Credit Improvement Playbook:
<https://ginsburglawgroup.com/credit-score/>.

No Reception in Widow's Bay? There's an Easier Way to Stop the Calls.

One thing Widow's Bay has going for it: no cell reception. No signal means no robocalls, no spam texts, and no phone buzzing with unwanted calls. Sounds peaceful—but you shouldn't have to move to a mysterious island with questionable supernatural activity just to get your phone to stop ringing.

If your phone is being bombarded with unwanted automated or prerecorded calls or texts, you may have rights under federal and state consumer protection laws. And if the calls are coming from a debt collector, additional protections may apply regarding when, where, and how they can contact you.

So before you start packing for Widow's Bay just to get some peace and quiet, talk to a consumer attorney. There may be a much easier way to make the calls stop—and you can keep your cell service.



LEGAL PLAN UPDATE

Your Estate Plan May Already Be Paid For

You use your health insurance. You use your dental benefits. Maybe you even remember to use those vision benefits before the end of the year. But there may be another employee benefit sitting unused: your legal plan.

Many employer-sponsored legal plans include estate-planning services as part of the membership. Depending on your plan, you may be able to have a Will, Power of Attorney, and Healthcare Directive prepared with no additional attorney fee. In other words, if you've been putting off your estate plan because you thought hiring a lawyer would be expensive, check your benefits—you may already be paying for it.

Estate planning isn't just for retirees or wealthy families. If you own a home, have children, have money in retirement accounts, or simply want to decide who will handle your affairs if something happens to you, it's worth having the right documents in place.

Have a legal plan through work? Don't let the benefit go unused. Contact Ginsburg Law Group to see if your plan covers your estate planning.

**NO RECEPTION IN
WIDOW'S BAY?**

**THERE'S AN EASIER WAY
TO STOP THE CALLS.**

-  Tired of robocalls and spam texts?
-  You have rights. We can help make the calls stop.
-  You don't have to go all the way to Widow's Bay.

**WELCOME TO
WIDOW'S BAY**

NO RECEPTION.
NO ROBOCALLS.
NO SPAM TEXTS.

Incoming Call
Unknown Robocaller

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We fight for your rights.
You have rights. We fight for them.

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