FALL 2025



Are Auto Manufacturers' Online Portals Putting Your Personal Data and Whereabouts in the Wrong Hands?

Is the information your car dealership has about you and your car safe? Maybe. Or maybe not.

A researcher recently shared with the technology-focused website TechCrunch that a well-known automobile manufacturer with 1,000+ dealerships in the United States that he was able to hack into a well-known automaker's online dealership portal. He found a flaw in the programming code that enabled him to bypass login security checks and create his own "national admin" account, which he could use to access not just dealerships' information but also data about vehicles and their drivers. Were a cybercriminal able to replicate what he did, vehicle owners could find their personal and financial information and location exposed.

Some of the potential risks and consequences if a hacker were to access a dealership's account on an automaker's online portal include:

- A cyber-attacker might transfer ownership
 of the portal account to themselves, making
 it possible for them to control certain settings.
 For instance, they might remotely unlock
 the car and have a partner in crime steal
 everything inside of it—maybe even drive
 away with the vehicle.
- A hacker might gain access to buyers' confidential data at an automaker's dealerships, ultimately compromising vast numbers of vehicle owners' personally identifiable information, financial account details, driving routes, and real-time location information.

Fortunately, no bad characters appeared to have exploited the portal's security flaw, however, it raises the question, "Just how safe is the information dealerships collect about car buyers and their vehicles?" This wasn't the first time a researcher discovered vulnerabilities in auto manufacturers' web portals.

As if the thought of a bad actor stealing your identity and getting into your financial accounts isn't scary enough . . . it gets exponentially more frightening when you consider the possibility of a stalker following you or your family members.

(con't on page 3)





Should You Lease a Vehicle Instead of Buying One?

A Look at the Advantages and Disadvantages of Leasing

Pros

- You can drive a higher-end, more fully equipped car than your budget might otherwise allow.
- You're driving the vehicle during its best years—and likely when it's covered by the manufacturer's warranty.
- If you love variety and want a different car every few years, a lease gives you that opportunity.
- Routine maintenance (like oil changes, tire rotations, etc.) might be included.

Cons

- When the lease is through, the total amount paid over the term might end up being more than a loan would have been. Also, there's no end to having monthly payments if you lease car after car after car.
- If you have a passion for road trips and go over the number of miles allowed in your lease contract, you'll pay a fee that might range from approximately 10 to 50 cents per mile for each mile you've gone over the limit.
- If you turn in your leased vehicle in less-than-good condition, you could have to pay charges for excessive wear and tear.
- The early termination fees for getting out of a lease before its term has ended can be pricey to the tune of thousands of dollars. Ouch!

Another thing you might be wondering: Can you choose where you take your car for maintenance and service?

Most lease agreements will allow drivers to take their vehicle to any qualified automotive shop. Always check the lease terms and conditions, though, to confirm if any restrictions are written in the small print.



(con't from page 1)

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What Can You Do to Protect Yourself and Your Vehicle?

The precautionary measures available vary depending on the car, but here are some tips that can help you prevent someone from tracking your vehicle.

- **Use unique, strong passwords** for the online accounts associated with your vehicle and connected services.
- Don't install third-party apps and software not verified by your car manufacturer to work securely.
- Keep your vehicle's software systems updated so that you have the most recent security patches to protect against cyber-threats.
- Use your phone's navigation app (like Google Maps, Apple Maps, or Waze) rather than the one built into your car or truck.
- If you connect to your car's hotspot, use a VPN to prevent others from seeing your online activity and communications.
- Check for unknown devices that have remote access to your car or its location and remove their permissions or turn off the location sharing setting.
- Realize that dashcam's cloud storage accounts can get hacked, allowing criminals to access your images and track your movements. Check the account to make sure unauthorized parties can't access your photos and videos.
- Look for physical trackers on your vehicle if you suspect someone suspicious was near your car.

While there's no need to panic—technology certainly has plenty of perks—it pays to be cautious as the vehicle industry becomes more and more digitally dependent. We hope this information and tips help you prepare and gain peace of mind.

https://techcrunch.com/2025/08/10/security-flaws-in-a-carmakers-web-portal-let-one-hacker-remotely-unlock-cars-from-anywhere/https://www.malwarebytes.com/blog/news/2025/08/online-portal-exposed-carand-personal-data-allowed-anyone-to-remotely-unlock-cars



4 Surprising Causes of Car Accidents

- Daylight savings time-Sleep deprivation and fatigue reduces driver alertness and concentration. Starting their daily commute in darkness can also lead to reduced visibility.
- Eclipses-The darkened sky can lead to reduced visibility, catching drivers off guard, and potentially leading to slower reaction times and increased accidents.
 One analysis found a 31% increase in traffic risks around the time of the eclipse.

Holidays-

July 4th Weekend – 411% increase in car accident fatalities Thanksgiving Day – 333% increase in car accident fatalities Labor Day Weekend – 288% increase in car accident fatalities Memorial Day Weekend – 257% increase in car accident fatalities New Years – 220% increase in car accident fatalities Christmas Day – 194% increase in car accident fatalities

School start times-

The American Academy of Sleep Medicine (AASM) found that delaying school start times by 50 minutes significantly reduced crash rate in 16-to-18-year-old licensed drivers from 31.63 to 29.59 accidents per 1,000 drivers.

https://www.thezebra.com/resources/driving/surprising-causes-of-car-accidents/ https://aasm.org/study-suggests-later-school-start-times-reduce-car-crashes-improve-teen-safety/



Ingredients:

- 4 cups of lightly packed fresh spinach chopped.
- 1 Cup (4 ounces) shredded cheese of your choice.
- 2 thinly sliced green onions, white and green parts, or 2 Tablespoons dried onion
- 1/4 Cup grated Parmesan cheese
- 9 large eggs, beaten
- 1/4 Cup milk.
- 1/4 level teaspoon salt and 1/4 teaspoon black pepper

Directions:

- Preheat oven to 375 degrees F. Grease a 9 inch square baking dish
- Heat a large lightly oiled pan over medium heat. Add the spinach and stir until wilted and some of the moisture cooks off, about 2-3 minutes. Transfer the spinach to the prepared dish and spread it evenly over the bottom.
- Evenly sprinkle the grated cheese over the spinach, followed by the sliced onions and the Parmesan
- In separate bowl, whisk the eggs until blended. Stir in the milk, salt, and pepper. Pour the eggs over the spinach/cheese mixture. Using a fork, gently work the eggs under the spinach and cheese. (Make-ahead tip: at this point you may cover and refrigerate until ready to bake. Allow to sit at room temperature as the oven preheats.)
- Bake for approximately 20 30 minutes or until the mixture is just set in the middle and becoming lightly golden. Take care not to overcook as eggs tend to turn rubbery. The slightest bit of undercooked center is perfect as the eggs will continue to cook for a few minutes once removed from the oven. Let cool for 5 minutes before cutting. Leftovers may be gently reheated in the microwave or eaten at room temperature.

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^{**}Up to 5 quarts synthetic motor oil.