




As buyers turn affection to SUVs, 3 sedans still win their love



An artist's rendering of the all-new 2019 Nissan Altima, which it will introduce at the New York International Auto Show on Wednesday. NISSAN

Camry, Altima, Accord thrive in waning segment

Nathan Bomey
USA TODAY

Think of them as the survivor cars.

A triumvirate of mainstream midsize sedans, each with a loyal following, are sure to hang and survive despite the droves of motorists shifting to crossovers, SUVs and pickups.

The shakeout is still unfolding, but it's already clear Toyota Camry, Nissan Altima and Honda Accord will emerge, likely picking up even greater market share within their shrinking segment, once the most popular in the industry.

Nissan is hoping to remind consumers why it belongs in the top tier when it introduces a redesigned Altima at the New York International Auto Show on Wednesday.

For other automakers, their future with cars looks more uncertain after car sales plunged 10.9% in 2017, according to Autodata.

Fiat Chrysler has ditched most of its



Honda executives celebrate as the 2018 Accord is named the car of the year at the Detroit auto show in January. JEWEL SAMAD/AFP/GETTY IMAGES

passenger cars. Ford Motor announced this month it's downplaying cars amid mounting speculation the company may eliminate some struggling models.

Meanwhile, most other automakers are struggling to get passenger cars off

dealership lots.

"There's definitely some rationalization going on in the segment," said Michael Bunce, vice president of product planning for Nissan North America. "It creates a healthier business for every-

body" remaining.

Indeed, the survivor cars have entrenched themselves at the top of the leaderboard as the list of true threats dwindles.

It's a reflection of their strong brands and a bold commitment to quick redesigns, new technology and comprehensive marketing, even as other automakers started pumping the brakes.

Put simply, they had strong brands, and they never wavered. All three companies have kept discounts low, compared with the rest of the industry, to preserve resale values. And acclaimed redesigns helped. The Honda Accord won the 2018 North American Car of the Year, and Toyota won accolades for its remade 2018 Camry, which CEO Akio Toyoda dubbed "sexy."

Camry, Altima and Accord are leading the "core group that will be able to survive in a less-friendly world," said Karl Brauer, executive publisher for Kelley Blue Book.

"They have a lot of momentum," said Joe Wiesenfelder, executive editor of

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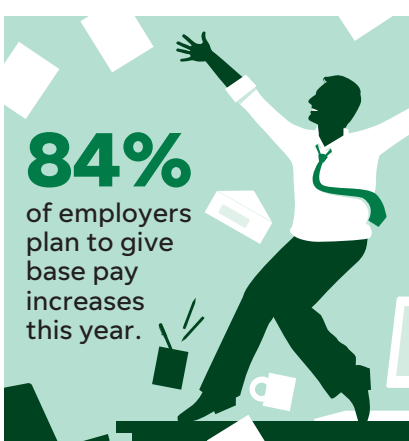
FRIDAY MARKETS

INDEX	CLOSE	CHG
Dow Jones industrials	23,533.20	▼ 424.69
Dow for the week	5.7%	▼ 1413.31
Nasdaq composite	6992.67	▼ 174.01
S&P 500	2588.26	▼ 55.43
T-bond, 30-year yield	3.06%	unch.
T-note, 10-year yield	2.82%	▼ 0.01
Gold, oz. Comex	\$1349.30	▲ 21.90
Oil, light sweet crude	\$65.88	▲ 1.58
Euro (dollars per euro)	\$1.2367	▲ 0.0060
Yen per dollar	104.82	▼ 0.79

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SOURCE PayScale survey of 7,100 employers
JAE YANG, PAUL TRAP/USA TODAY

How crooks pretend to pay off credit card debt

Never put money on a gift card to pay off a bill



Susan Tompor
Columnist
USA TODAY

DETROIT — Brian Young thought he was talking with a real banker who had a legitimate strategy to boost his credit score and lend him a quick \$1,000.

Instead, he was talking with a crook who knew how to steal a cool \$500.

It's a scam that many don't want to admit to falling for, but it's becoming more common as fraudsters target consumers burdened by debt. Many times, people who are struggling to pay student loans or even holiday bills are being tricked into paying money upfront to get a loan. Some consumers have reported losing thousands of dollars in loan-related scams.

"I wanted to bring this to light to save somebody else," Young said. "At the same time, this is embarrassing as hell."

The Better Business Bureau reported that the median amount lost on advance fees related to loans amounted to about \$600 in 2017 — up from around \$510 in 2016, according to data from its Scam Tracker service. Advance fee loan scams ranked No. 4 among the top riskiest scams — after online purchases, in-



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vestment-related scams and scams promising jobs, according to the BBB.

Some consumers admit some steps, which can involve putting money on Target or Best Buy gift cards, sounded a little crazy. But they needed the money.

The loan-related scams can take odd twists. Some crooks tell consumers that, as part of the deal, they must pay a small loan back immediately to raise a credit score and get a bigger loan.

Scammers also have told consumers that their credit was too low, so they'd need to buy "insurance" to cover the loan and then requested that they send money via a MoneyGram or put money on a gift card. Like other scams, such as those involving con artists impersonating the Internal Revenue Service, consumers are told to put money on Walmart gift cards, Target gift cards, Best Buy gift cards and the like to pay some cost associated with this fake loan.

Young, a retired warehouse manager who lives in Farmington Hills, Mich.,

told me that he wanted to consolidate some debt in January and pay off some bills after the holidays.

"I just kind of got in a jam," Young said. "It was Christmas time and other things."

In order to juggle his bills, he decided to surf the Internet for a small loan.

"I went online and hit a bunch of different places," Young said. "So then, I got a call from this guy."

The guy was named Simon — Young can't remember the last name — and Simon claimed he was from Pelican Bank. He told Young to make another call in the morning in order to get more information on a loan.

Young, 64, made the call and talked to a man named Oscar. And that's where things started going off the rails.

Oscar supposedly was willing to forward Young a \$1,000 loan, but before that loan could happen, they would need to bring up his credit score. As part of the plan, the bank would pay off Young's \$525 credit card bill on a Capital One card.

"Sure enough, he pays off my credit card," Young said.

Young said he went online and could see a statement showing that the credit card was paid off. "I'm going 'OK, this is kind of lining up or whatever,'" Young said.

Then, Oscar instructs Young to go to

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