

Car of the Week: Nissan Altima Ups its Sophistication

By Frank S Washington,
AboutThatCar.com

NASHVILLE, Tenn. – Standing in the garage here at Nissan's North American headquarters what stood out about the all new Nissan Altima was that the midsize sedan looked much more sophisticated than the car it replaces.

Amid the dozen or so test cars that were parked, I noted that the lines of the 2013 Nissan Altima were flowing. The car also appeared lower and wider. Still, the foot print of the all new Altima was about the same. In other words, the new Altima had not increased in size; it was an inch longer, one inch lower and one inch wider.

In fact, the car looked like a smaller version of the Nissan Maxima. More important is that the new Altima has Nissan's design DNA: Rounded fenders, horizontal grille and angled lamps fore and aft.

I learned about the dimensions of the 2013 Altima during the product presentation which started late because one of the shuttles ferrying reporters here from downtown went to the Nissan plant in Smyrna instead of Nissan's North American headquarters which is in suburban Franklin.

Anyway, the new Altima has two engine choices; a 2.5 liter four cylinder that makes 182 horsepower and 180 pound-feet of torque. The 3.5-liter V6 makes 270 horsepower and 258 pound-feet of torque.

Both engines were mated to the newest generation of Nissan's continuously variable transmission (CVT). It accounts for 40 percent of the improvement in the new Altima's fuel economy.

The four cylinder engine gets 27 mpg in city driving and 38 mpg on the highway. The six-cylinder gets 22 mpg in the city and 30 mpg on the highway. Part of the fuel economy improvement is due to weight reduction; the 2013 Nissan Altima is 79 pounds lighter than the model it replaces.

We were given a bunch of information. The new Altima is quieter than the car it replaces, Nissan said it is more comfortable because of a new seat design and it is technologically better.

The car's new communication system has Bluetooth, streaming audio, hands free texting, internet radio and an iPod interface as well as auxiliary and USB jacks. The new trend in automotive communications systems is connectivity; that is running Smartphone apps through the car's audio

Nissan Altima



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system.

The 2013 Altima can be equipped with blind spot warning, lane departure warning or moving object detection. The car also has a tire pressure monitoring system.

But its little things like the remote start has a range of 195 feet or the windshield wipers will complete their cycle after the car is shut off that will undoubtedly make consumers appreciate the new Nissan Altima. Or, when putting air in the tires, the Altima will beep its horn when the correct pressure is reached.

But how the car drives will determine whether consumers embrace it. On a relatively short test drive to Lynchburg, home of Jack Daniels Bourbon, I discovered a few things about the Altima's driving characteristics.

My test vehicle was quiet; especially its CVT. Nissan has done a lot of work to make the transmission which has no gears operate quietly. Handling was sharp, the car went where I steered it and it tracked well. I didn't have to make adjustments to keep it centered.

The roads in this part of

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Answers

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1. ANSWER: C The Consumer Financial Protection Bureau was set up in 2011 to give consumers protection in their dealings with the financial products and services industry. <http://www.consumerfinance.gov/> It makes rules for financial services companies, enforces the rules, recovers money wrongly taken from consumers and monitors the industry for problem practices.

2. ANSWER: E The examples all violate the Dodd-Frank law against "abusive, deceptive and unfair practices."

3. ANSWER: B

4. ANSWER: A. The agency has recovered \$430 million so far from more than 175,000 complaints.

http://files.consumerfinance.gov/f/201307_cfpb_2_year_graphic.jpg

5. ANSWER: D You can make a complaint to the Consumer Financial Protection Bureau online at their website or by calling 855-411-2372. <http://www.consumerfinance.gov/complaint/>

6. ANSWER: C Mortgage lenders generated 85,200 complaints compared with: 36,300 credit card complaints; 25,700 bank account complaints; 14,200 credit report complaints; 6,000 private student loan complaints; 5,700 consumer loan complaints; and 300 money transfer complaints. The agency began taking debt collection complaints in July.

7. ANSWER: D

Find out more about paying for college, and compare costs at different institutions on the CFPB website. <http://www.consumerfinance.gov/paying-for-college/>

8. ANSWER: A

Sen. Jeff Merkley has been an outspoken supporter of consumer issues such as; foreclosure prevention; affordable education loans and to rein in Wall Street. While in the Oregon Legislature, Merkley led the effort to cap interest rates on payday loans and fees.

Merkley has been "a godsend," says Robert Stoll, the Portland attorney on the CFPB advisory committee. "I'm very thankful he has been there for us. He was a brand new first-term senator, but he was the number one leader in the Republicans finally agreeing to confirm Richard Cordray to the CFPB. Oregonians should be proud of Sen. Merkley."

Sen. Patty Murray has spoken out on the need to keep student loans affordable. She serves on the powerful Senate Appropriations committee and its financial services subcommittee among others.

Sen. Maria Cantwell serves on the Senate Finance Committee and has supported attempts to reform Wall Street. A bill to regulate the derivatives market succeeded, but attempts to restore the Glass-Steagall Act, which regulated banks, ensuring main street banks and investment banks remained separate, did not pass.

Sen. Mark Begich voted to prevent the doubling of student rates and to confirm Richard Cordray as executive director of the Consumer Financial Protection Bureau. He serves on the Appropriations committee, among others.



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