MYTH: I don't wear a seat belt because my car is equipped with air bags.

FACT: Air bags are designed to work with seat belts. An air bag deploys at a rate of 200 miles per hour. If not properly belted, impact with an airbag could be deadly. Air bags provide supplemental protection in frontal crashes if used in conjunction with seat belts, but are less effective in a side or rear collision or rollover crash.

MYTH: I buckle up for long trips, but there's no reason to buckle around town.

FACT: The risk of getting into a serious crash is just as great on a quick trip to the store as it is on a longer trip. Seventy-five percent of all serious crashes occur within 25 miles from home and 80 percent of deaths and serious injuries occur in vehicles traveling less than 40 miles per hour. Being thrown against a dashboard in a 30 mile-per-hour crash is like striking the ground after falling from a third-floor window. Even a low speed crash can be fatal.

MYTH: I don't wear seat belts because I don't want to be trapped if there is a fire or the vehicle is submerged in water.

FACT: Less than 0.5 percent of crashes involve fire or submersion. Without a seat belt occupants are likely to be knocked unconscious or too severely injured to exit the vehicle.

MYTH: I want to be thrown clear of my car to get out of harm's way.

FACT: The chance of being killed is four times greater if ejected from a vehicle. When thrown from the vehicle, the trip through the windshield or the impact with the ground is more apt to be deadly than the initial collision. It is also not uncommon for occupants to be crushed by the rolling vehicle after being ejected. The best way to avoid serious injury or death is to stay belted within the vehicle's safety cage.

MYTH: We'll never have a crash-I'm a good driver.

FACT: Unfortunately, good drivers get hit by bad drivers, intoxicated drivers, aggressive drivers, or inattentive drivers. A seat belt protects against other drivers or uncontrollable and unexpected conditions such as a deer jumping in front of the vehicle.

MYTH: I knew someone who died in a crash, because he/she was wearing a seat belt.

FACT: If a person wearing a seat belt dies in a crash, it wasn't the seat belt that caused fatality, it was the crash. Most crashes are survivable if seat belts are worn, but some crashes are so severe there is no chance for survival.

MYTH: Seat belts are too uncomfortable.

FACT: The impact with the steering column, dashboard, windshield, ground, or other passengers is guaranteed to cause more discomfort than wearing a seat belt. Shoulder belts are now made to allow comfortable movement, then lock in place during a crash.