

# AUTO TALK



Your Quarterly Automotive Newsletter

Winter 2024

## Tips For Effective Online Research

As your trusted credit union, we understand that buying a car is a significant decision that requires careful consideration. To empower you on your car-buying journey, we're sharing valuable insights on the importance of researching online before making this important investment.

### Informed Decision-Making

Knowledge is key when making any major purchase, and buying a car is no exception. Researching online with our car-shopping website allows you to gather information about different makes, models, and features, empowering you to make informed decisions that fit with your preferences and needs.

### Budgeting with Confidence

Understanding car valuation gives you the upper hand in negotiations. Online research provides insights into the fair prices of both new and used vehicles, helping you set a realistic budget and ensuring you get the best value for your hard-earned money.

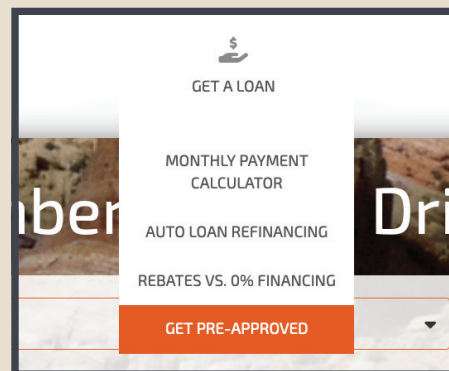
### Compare Prices

Use our car-shopping website to compare prices for the specific make and model you're interested in. Take note of any promotions, rebates, or discounts that may be available.

### WEBSITE HIGHLIGHT

## Easy Credit Union Pre-Approval

Forget the lengthy paperwork and tedious waiting associated with traditional financing. With just a few clicks through our car-shopping website, you can complete your pre-approval application online, allowing you to focus on the excitement of finding your perfect vehicle.



## How Do You Negotiate With a Car Dealer?

Here are four top tips to keep in mind:

- 1) Know your numbers to get a fair deal
- 2) Be careful with your words
- 3) Start low because it's easier to negotiate up than down
- 4) Stand firm on negotiating and be prepared to walk away



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