

# AUTO TALK



"Better Because You Own It"

Your Quarterly Automotive Newsletter

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## Top Benefits of Car Shopping with Credit Union Pre-Approval

Getting pre-approved for a loan before you go car shopping is always a smart idea. Arranging financing first can help you avoid overpaying for your car. Here's why it works so well:

### 1) You Can Design Loan Terms to Fit Your Budget

Use our website to research your vehicle to find the features that matter most, learning everything you can in one useful place.

### 2) It Serves as a Powerful Negotiation Tool

Setting up your financing first shows the car salesperson that you've thought through the process. You'll have more control to get the deal you deserve.

### 3) Competitive Credit Union Rates

Dealers have access to dozens of financial institutions. When you come in with your credit union pre-approval, you make the financing process easier with the strength of your credit union.



### WEBSITE HIGHLIGHT

## Search by Payment Calculator

Even though most shoppers start the car shopping process unsure of what vehicle to buy, many have a rough idea as to how much they want to spend per month. The Search by Payment form, exclusively available on our auto shopping website, is the best place to start if you are one of these shoppers. Simply use the slider to select your desired monthly payment and search available inventory at local dealerships based on that amount!

Search by Payment	
50	\$300 \$350 \$400 \$451
Type	New
Price	\$20,000
Down	
Term	60 months
Rate	
\$359 per month*	
Find Inventory By Payment	

## How to Get the Best Deal on Your Car

It's important to do your homework and research before you go to a dealer. Learn as much as you can about the vehicle, including specs and tech features. More importantly, research the book value of a given car and what other dealers in your area are charging. This will give you an advantage when it is time to make a decision.



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