

# AUTO TALK



Your Quarterly Automotive Newsletter

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## The Easy Guide to Buying a Car

Congratulations! You've decided to buy a new or pre-owned vehicle. This can be an exciting step in your financial future, even with a number of important decisions along the way. Here are some quick points to make the most of your auto buying process:

### 1) Do Your Homework

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

### 2) Determine Your Budget

Our convenient website allows you to search local inventory by monthly payment.

### 3) Get Pre-Approved

Talk to us for an auto loan pre-approval. This will give you an advantage when you find the right vehicle. With the power of competitive credit union rates, you'll be set!

### 4) Enjoy!

The entire auto shopping process might be stressful, but with us on your side, we'll help to make the process as seamless as possible.



### WEBSITE HIGHLIGHT

## Free CarFax® Reports

A CarFax® report is a great place to start when researching a pre-owned vehicle on our auto shopping website. This report provides key details, such as accident history and recall information. Best of all, we offer free CarFax® reports for most vehicles when you shop for your next vehicle with us!



## Benefits of Credit Union Loans

Credit unions generally offer better auto loan rates than major banks do. Be sure to check first for pre-approval before visiting a dealership. We often provide better rates and a more personalized approach.

- Credit union rates are generally lower. This is because credit unions pass savings from their not-for-profit status throughout their product lines.
- While the loan approval process is similar, a credit union is much more approachable and willing to work with you. We strive to provide a personalized approach that values the member and the member's financial situation.
- Members report generally high satisfaction rates when conducting business with credit unions.



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