

AUTO TIPS TO SAVE YOU MONEY



STEPS TO SAVE YOU MONEY ON YOUR NEXT VEHICLE PURCHASE
REMEMBER YOUR CREDIT UNION IS HERE TO HELP YOU,
NOT CONFUSE YOU, WE ARE NOT SELLING CARS.

Determine what type of vehicle you really need, as opposed to what you think you want. Determine the value of your trade-in BEFORE you have any contact with the dealer-ship. You are welcome to call the Credit Union to ask for NADA values. Establish a realistic pay-back budget and decide on the pay-back length of time for your loan.

COME TO THE CREDIT UNION FOR:

Prearranged Financing
Payment & Interest rate comparisons

- ❖ Find a vehicle that fits your needs & budget.
- ❖ **Explore price.** Edmunds.com suggests learning the invoice price, MSRP (Manufacturer's Suggested Retail Price) and NADA Book Value of a car you're considering. This way, you're armed with information before visiting the dealership.
- ❖ **Know the right time to buy.** Purchasing a vehicle close to the last day of the month may net you a better price, as many dealers have monthly sales quotas to meet.
- ❖ **Get a head start with financing.** Though 0% financing may be tempting, everyone may not qualify. Your best option may be financing with NPTFCU. We offer some of the best loan rates around, so check us out before you begin car shopping.
- ❖ **See Us First.** Give yourself peace of mind during the car buying process by seeing us first. We'll help you determine your best financing option.
- ❖ Disregard any salesperson's questions about monthly payments.
- ❖ State to the salesperson what you are willing to pay for the new vehicle and the amount you require for your trade-in.
- ❖ Tell the salesperson you have pre-arranged financing. (Where you are financing and the interest rate should have nothing to do with the sales price!)
- ❖ Get a quote in writing and make sure the salesperson signs it. (Deal Sheet or Bill of Sale). Close the deal or go to another dealership.
- ❖ Be prepared to walk away if necessary.
- ❖ Call the Credit Union after negotiating the purchase price.

Your savings federally insured to at least \$250,000
and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency