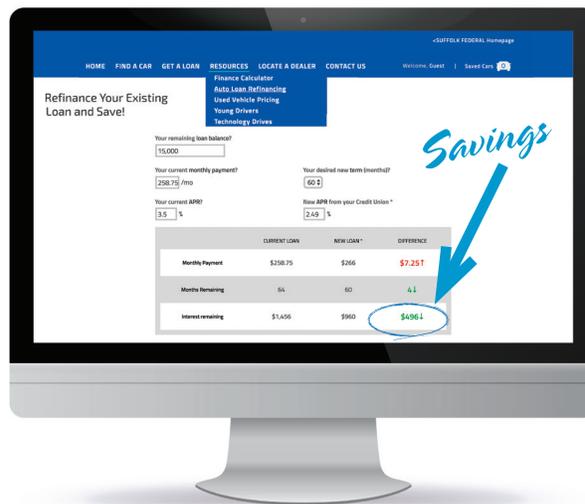


# AUTO TALK

## New Website Spotlight: Refinance Calculator

Your auto resource has added an auto refinance calculator, a great way of seeing your savings instantly when you refinance your loan. This is a great feature for discovering if you are eligible for a lower rate and a more affordable monthly payment! Have you been on time with payments? Has your credit score changed? See how much you can save over the life of your loan and get on the path to greater savings. Check out the NEW refinance calculator feature on your auto-buying resource, found under the RESOURCES tab.



## The Right Fit Tool

Did you know you can locate your next vehicle in 3 easy steps? Choose from new or pre-owned vehicles and search any make or model. Start your exploration here and learn about styles, pricing and nearest dealerships. Search by vehicle make or model or by body type. The results will inspire you, plus it's fast and easy!



## Repair Your Credit to Save Money

Having a good FICO score means monthly savings on your car loan. There are no quick fixes, however, good management now will raise your score. Once your score is repaired or you are in good standing and want to remain that way, savings are coming your way. Here are some tips to get yourself auto loan ready:

1. **Credit Report** — The first step to raising your credit score is to check your credit report. This report contains data used to calculate your score. Address the areas that are impacting your score.
2. **Payments** — Late payments have a large, negative impact on your score. Set up reminders so this never happens again.
3. **Reducing Debt** — Reducing how much you owe will also make you feel better and go a long way toward reducing your score. Pay off high-interest cards first, and then work your way back.

Just remember to always pay bills on time, stay current and never miss a payment, keep balances low and don't open new credit cards you don't need. Partner with your credit union to find the best ways to improve your credit.



## Know Your Options

Prequalifying for an auto loan is simple and saves a lot of time at the dealership. It also helps preserve your FICO score. By applying through your credit union, you can take the necessary steps to ensure your inquiry is handled correctly. Too many inquiries, such as when you apply randomly online at many sites, can negatively affect your credit score. Apply through your credit union, shop at your credit union's auto resource and then head out to grab your best options at the dealership!



# Autumn DRIVING TIPS



## Driving Hazards:

Fall is a great time to catch beautiful vistas on the road. It also signals a time of change for driving conditions. Plan on giving yourself extra time on your commute and daily travels during the fall. Here's a list of hazards to be mindful of while traveling:

**Back-to-School Traffic** – More cars and more kids are on the road. Watch for increased traffic from pedestrians.

**Rain** – Precipitation can be hazardous at any time of the year. If it hasn't rained in a while, oil and dirt can accumulate on the road, creating an extra layer on the road surface, and reducing tire grip.

**Leaves** – While fall foliage is colorful and pretty to look at, watch the roads when it rains or after, as wet leaves are very slippery and prevent tires from having optimal traction.

**Fog** – Cold fall mornings can limit your visibility from the presence of fog. Use your low beams instead of your high beams for better visibility.

**Frost** – As temperatures begin to drop in some regions, this can lead to morning frost and patches of ice on the roads. Be mindful of bridges, overpasses and shaded road areas.

**Sun Glare** – Sun glare is a big problem for drivers during the fall because of where the sun is located in the sky. Glare can seriously impact your field of vision and temporarily blind you.



## Prepping Your Vehicle

Fall is the perfect time to prep your vehicle for the colder months. One of the best ways to get your vehicle in top shape is to consult the owner's manual and make sure all maintenance has been performed. Recalls can be checked on your auto resource, and major preventative maintenance can be taken care of by the qualified mechanics at your dealership. **Create a checklist of what needs to be reviewed: Tire tread, battery life, exhaust system leaks, oil change and heater/defroster.** One overlooked area: windshield wipers. They are less than \$20 for a pair; look for the beam-blade wipers, as they work well in snow and ice versus the bracket-style wiper.

## Tire Tread for Variable Conditions

Probably the most important safety feature on your vehicle is the tires. They don't last forever and should be replaced when necessary. Here's a handy guide to how much tread is needed for various weather conditions.

1. Tires are considered worn out with 2/32 of an inch minimum tread depth, or if you insert a penny upside down, and see all of Lincoln's head, it's time to change. Some tires come with tire indicators.
2. In rain, 4/32 inches or less means significant loss of traction
3. In snow, 6/32-inch tread or less diminishes traction

Tire replacement depends on how you drive and in what conditions. Tires, on average, should be changed every 25,000 to 50,000 miles. Check your owner's manual for specific information on when to change.



## SYNTHETIC VS. CONVENTIONAL OIL

Is this worth considering for your car? Synthetic oil is an engine lubricant created from chemical compounds, while conventional oil is refined from crude oil. Mechanics say synthetic oil offers specific advantages over motor oil and is superior in its ability to do its job. The primary purpose of synthetic oil is to reduce engine wear during cold start-up and drive-away. Synthetic oil resists temperature extremes better and lasts longer. You won't notice a difference in your car's performance, but you won't have to get your oil changed as much!



## Coffee Stains? No Problem!

Did you know New Yorkers consume seven times more coffee than the average American? Does this mean New Yorkers have more coffee stains in their cars? The answer may remain a mystery! Here are some ways to remove coffee stains from the carpet of your car. Remember, not all coffee stains are created equally...the ingredients in your coffee will determine the potion needed to remove it!



**Coffee stains not containing milk or cream: Pour 1/3 cup white vinegar to 2/3 cup water in a cup or spray bottle. Pour mixture over stains and blot. Rinse with water and blot again.**

**Coffee stains containing milk or cream: Add 1 teaspoon of OxiClean or other enzyme detergent to a cup of water in spray bottle. Spray area, sit for 10-15 minutes, blot area clean and use a light brush as needed. Then go over the coffee stain portion with the recipe above. Good Luck!**