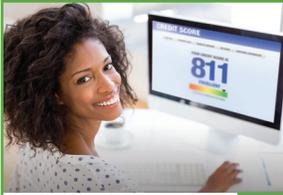


AUTO TALK

TOP 5 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 identify credit problems ahead of time

Taking the steps to set up financing before heading to the dealership shows you where you stand, and helps you to avoid surprises.

2 You can design loan terms to fit your budget

Try different loan lengths and down payments until you find what fits. Doing this in a relaxed setting, rather than when you're in the hot seat at the dealership, means you'll make better financial decisions.



3 It shows the car salesperson you're informed

Setting up your financing first shows the car salesperson that you've thought through the process. Instead of the dealer leading you in negotiations, you'll have more control to get the deal you deserve.



4 It simplifies negotiations while strengthening your position

Buying the car, financing and trade-in are three separate areas of negotiation. If you combine them, chances are you won't get the best deal on any of them.



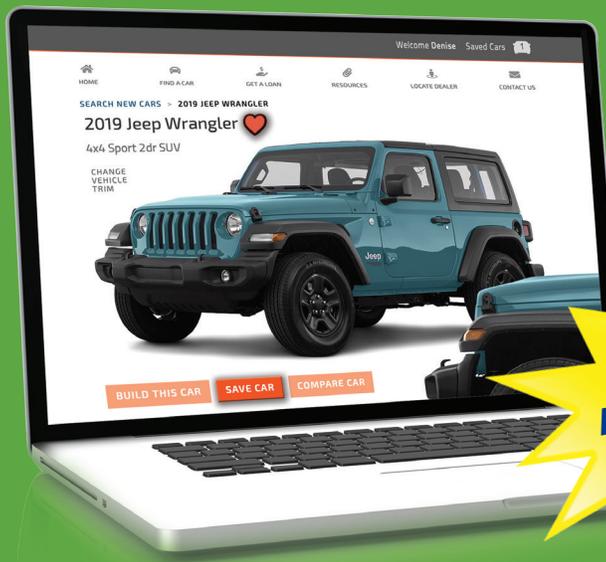
5 You have the power of competitive credit union rates

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.

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detail page. Never lose a favorite again or waste time having to rebuild your dream car!



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Car Budget

Buying a car isn't the only expense that comes with car ownership. Be prepared for these additional expenses:

- Auto insurance, including deductible
- DMV fees, such as title and registration
- Monthly gas costs
- Unexpected repair and/or maintenance



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