

# AUTO TALK



Your Quarterly Automotive Newsletter

Summer 2026

## Find Your Next Ride Without the Dealership Drama

Ready to upgrade your drive? Whether you are looking for a fuel-efficient commuter, a spacious family SUV, or a rugged truck, the ultimate car-shopping experience starts right here.

Skip the high-pressure dealership showrooms and the endless online scrolling. Our digital car-buying platform lets you browse thousands of local, trusted vehicles from the comfort of your own couch. You can easily compare features, read comprehensive vehicle reports, and find the perfect match for your lifestyle and budget.

Best of all, you can connect your dream car directly to our competitive financing options, ensuring you get a great deal without the stress.

Don't just look for a new car — shop smarter, save time, and hit the road with total confidence. Visit our online car shopping site to start your search!



### WEBSITE HIGHLIGHT

## Auto Loan Refinance Calculator

If you didn't finance your vehicle with us, you might be missing out on a lower rate. Discover your potential savings in seconds with our refinance calculator, located right under the "Resources" tab on our digital car shopping portal. A quick check today could lower your monthly payment and supercharge your budget tomorrow.

|                               |                                 |            |            |
|-------------------------------|---------------------------------|------------|------------|
| Your remaining loan balance?  |                                 |            |            |
| 25000                         |                                 |            |            |
| Your current monthly payment? | Your desired new term (months)? |            |            |
| 795 /mo                       | 60                              |            |            |
| Your current APR?             | New APR from your credit union  |            |            |
| 8.5 %                         | 6.5 %                           |            |            |
|                               | CURRENT LOAN                    | NEW LOAN * | DIFFERENCE |
| Monthly Payment               | \$795                           | \$489      | \$306↓     |
| Months Remaining              | 36                              | 60         | 24↑        |

## Why Finance With Us?



Looking for a better way to finance your next vehicle? Skip the big banks and dealer markup. Our credit union offers low rates, flexible terms, and personalized service designed to put you in the driver's seat. Enjoy lower monthly payments and more cash in your wallet. Contact us today and experience the credit union difference!

Experience it now... <https://mtfcu.groovecar.com/>