

# AUTO TALK



Your Quarterly Automotive Newsletter

Fall 2022

## Top Benefits of Car Shopping with Credit Union Pre-Approval

Auto loan pre-approval is always a smart idea. Arrange your financing first by speaking to our representatives. This small step can help you avoid overpaying for your car. Here's why it works so well:

### 1) You Can Find Loan Terms to Fit Your Budget

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

### 2) It Serves as a Powerful Negotiation Tool

Setting up your financing first shows the car salesperson that you've thought through the process. You'll have more control to get the deal you deserve.

### 3) 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.

#### WEBSITE HIGHLIGHT

## Search by Payment Calculator

The "Search by Payment" form, exclusively available on our auto shopping website, is the best place to start if you are unsure of what vehicles you can afford. Simply use the slider to select your desired monthly payment and search available inventory at local dealerships based on that amount!

A screenshot of the 'Search by Payment' calculator interface. It features a slider at the top set to \$350, with tick marks at 250, \$300, \$350, \$400, and \$450. Below the slider are input fields for 'Type' (set to 'New'), 'Price' (\$12,127), 'Down' (empty), 'Term' (36 months), and 'Rate' (2.50%). A large green button at the bottom displays '\$350 per month' and a 'Find Inventory By Payment' button with a search icon.

## Fall is a Great Time to Get That New Car!

Car manufacturers are beginning to showcase new-year models at this time of year. That incentivizes local dealers to offer better prices to get rid of the current year's inventory. It also gives buyers more negotiating power. You can get a better price while still choosing from the same amount of options (i.e., model, color, etc.).



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