

# AUTO TALK



Your Quarterly Automotive Newsletter

Winter 2022

## Why Your Next Auto Loan Should Be From Us

If you're in the market for a new or pre-owned vehicle, you might not be thinking about the loan until you're ready to buy. Getting a loan through us, before going to the dealership, might take a bit more time and effort. However, it might be advantageous in three key areas:

**Rate** – Direct loans with us usually have the best rates. This could save hundreds, if not thousands, over the course of your loan.

**Affordability** – Having a pre-approved amount in mind will help you stay on track with your budget.

**Convenience** – Although a direct loan might take more time at our branch, it'll translate to much less time at the dealership.

## How Do You Negotiate With a Car Dealer?

There are four negotiating tips to follow:



Know your numbers to get a fair deal



Be careful with your words



Start low because it's easier to negotiate up than down



Stand firm on negotiating just the price of the car

### WEBSITE HIGHLIGHT

## Get Pre-Approved!

Thanks to our auto shopping website, you can find your dream car and get pre-approved before going to the dealership.

Click APPLY NOW from any page on the site to get started.



## Get the Best Deal on Your Car Purchase

Our auto shopping website is a great place to start your search. Learn as much as you can about the vehicle, including specs, tech features, and gas mileage.

More importantly, research the book value of a given car and what other dealers in your area are charging. This will give you an advantage when it is time to make a decision.

We're here to help you understand the entire shopping process, and how to get the best deal on a new or pre-owned vehicle.



Experience it now... [collegedale.groovecar.com](https://collegedale.groovecar.com)