

AUTO TALK



Your Quarterly Everything Automotive Newsletter

Summer 2017

Website Spotlight GO AHEAD, SAVE THAT CAR!

So many options! That's what you'll discover when you begin your car search on the auto resource. Very convenient... Save searches, and compare makes and models. Simply click "SAVE CAR" from any vehicle detail page to begin the process of saving search results. Never lose a favorite again or waste time having to rebuild your dream car!

July Auto Awareness Means Summer Fun!

Check out the summer savings from your credit union! A great move for financing your next vehicle is to start the process at your credit union. We'll be promoting summer savings on the auto resource and when you visit us at your local branch. This is the best way to finance your new vehicle and save with your credit union.



Common Summer Auto Issues

When you head out on the road this summer, for a full-fledged road trip or just to run errands, the last thing you want to worry about is a breakdown. Here are some common causes of breakdowns and how to prevent them:

Overheating: Cars overheat when engine temperatures rise higher than 240 degrees Fahrenheit. The coolant system takes care of this. If there is a leak or a blockage, there could be a problem. Check coolant at the start of the season and shut off vehicle at the first sign of trouble.

Dead batteries: Heat can cause battery fluid to evaporate, making cars extra susceptible to dead batteries in the summer. Have your battery, starter and alternator checked every spring, and always unplug all devices and shut off the car's lights and radio when the car isn't running.

Flat tires: Summer roads wreak havoc on car tires. Get your tires ready for the summer by checking their pressure and tread once a month, and as an added precaution, check the pressure in your spare tire while you're at it.

Rubber belt failure: In the warm weather, the increased wear on belts can cause them to snap. Have belts checked during your car's annual inspection, and always replace one that shows signs of aging and damage.



*Did you know?
Car shoppers spend 14 hours over
4 months shopping for a vehicle
online? Do so from your phone,
tablet or desktop!*

Let Mobile Apps Help You Get There!

New apps are always being introduced. Make drive time fun... Make drive time fun with these free apps:

Waze: Available for Android, iOS and Windows phones

Fed up with sitting in traffic? Along with providing directions and logging previous searches, Waze gathers information from its users to offer current traffic conditions, including obstacles such as accidents, road closures and speed cameras.

Here WeGo: Available for Android and iOS. The handy app gives driving, walking and public transit directions all together. Don't get lost underground on the train; download maps of cities, states and even entire countries.

Scout GPS Navigation: Available for Android, iOS and Windows phones; Free to download; some features for purchase in-app

Scout is a navigation assistant with features such as voice directions, traffic updates and fun social features.



*The American Red Cross
recommends always to travel with
a firstaid kit specific
for your travels.
Learn more at www.RedCross.org*

How to Stay Calm During a Breakdown

Having your car break down is scary, especially on the highway. Following these tips will help you stay calm during a time of crisis.

Pull over if possible. At the first sign of trouble, move to the side of the road. Make sure to signal! On the shoulder, put car in park, engage the emergency break and turn the wheels away from traffic.

Keep yourself safe. Keep yourself and passengers out of the way of traffic. Exit and perform repairs on the opposite side of the car to avoid being hit by a passing vehicle.

Alert other drivers. Turn on the hazard lights. Secure a white piece of paper or cloth in the window. Carry reflective triangles and place them 6 feet behind the car. Turn on the dome light if it is dark and open the hood of the car.

Call for help. Call your roadside assistance provider and stay with the car until help arrives or highway patrol spots you.

Repair with caution. Remember that the side of a highway is not an ideal place to change a tire or jump a battery, and remain on the opposite side of the car from traffic.

Summer Car Care

Going on vacation this summer, but your car still needs some work? Here are some tips for quick vehicle maintenance:

1. Coolant

Check your coolant fluid when the engine is cool and inspect the hoses for leaks, especially at connection points. Squeeze the hoses to make sure they feel firm, as excessive wear makes them soft and squishy.

2. Belt breakdown

The serpentine belt that runs among the alternator, the A/C and other parts of the car can deteriorate over time and eventually snap. If you see cracks in the belt or pieces missing, it might be time to replace.

3. Tire troubles

Under- or over-inflated tires are more susceptible to blowouts and flats. Make sure your tires are inflated to the tire's specifications. Check for cracks, nails, stones and reduced tread.

4. Wipe the hazards away

Summer rainstorms can put wipers through the ringer. Have them switched out during your next oil change.

Three-Step Car Buying on Any Device



1. The Right Car – Research information on fuel economy, styling, safety, drive train, engine power and more. Find articles and links to trusted resources.

2. The Right Loan – Get pre-approved with financing straight from your credit union before you head off, simplifying the dealership experience.

3. The Right Fit – Find the vehicle of your dreams through your credit union's auto-buying resource, and you're on your way!

Distracted Driving



According to the Insurance Institute for Highway Safety, the most common causes of distracted driving are talking on the phone, and eating and drinking.

Here are some tips to help you stay focused.

- Shut off your phone or give it to a passenger to answer your calls and texts while you drive.
- Plan your route ahead of time to minimize GPS usage.
- Choose your music or radio station, and eat your meals before you head out.
- Secure pets in the rear of the car.

Car Insurance Hiccups



Accidents happen. Keep calm and remember these tips:

Delayed filing – Filing late can be a huge mistake, causing more difficulties with your insurance company. Be sure to call the insurer while at the scene of the accident.

Inadequate evidence – Be specific when describing the incident to your insurance company. Provide details, take pictures, and get names and notes from witnesses.

Policy confusion – Be sure to get a clear understanding of your policy when you purchase it. Purchase enough insurance to cover your needs.

Settlement setbacks – Get an estimate of vehicle damages before an insurance settlement. Stay in touch with your insurance adjuster and check on your case – he or she may need more information to settle and cut you a check.

