

AUTO TALK



Your Quarterly Automotive Newsletter

Winter 2018

Easy Steps to a Great Car Shopping Experience

You can get the best auto loan directly from your credit union! Need to know how to get started? Walk into any branch, call, email, or connect through social media. Here are some general tips:

Credit Score – Loan eligibility is largely based on a person's credit score. As a member of a credit union, it's easy to get your score and start the process.

Paperwork – A credit union representative is more than happy to help gather all the necessary paperwork.

Budget – How much are you comfortable spending? Simply go to the auto resource and determine what's affordable with the auto loan calculator.

Before Heading Out – Get pre-approved with the credit union before going to the dealership. This is your strongest tool for getting the best deal!



Research Pre-Owned

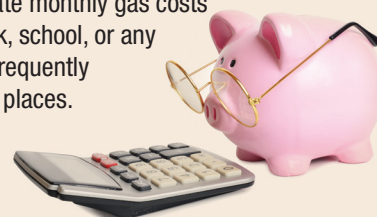
Now is a great time to purchase a reliable, quality pre-owned vehicle. Great pricing along with low rates make this an excellent choice for members. Start researching on your auto resource to help find the right pre-owned vehicle from dealers in the area.



Car Budget

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

- Save up for car insurance and a deductible if there's an accident. There will also be state vehicle registration and driver's license fees.
- Be ready to take the car in for tune-ups and repairs.
- Calculate monthly gas costs to work, school, or any other frequently visited places.



Top 5 Reasons to Shop for Your Next Car with Us

1. Research millions of vehicles in our massive inventory
2. Save time and money with credit union pre-approval
3. Refinance your existing auto loan
4. Find out your car's worth through NADA trade-in values
5. Get free CarFax, vehicle comparisons, and more!



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The Benefits of Trading in Your Car

Trading in your car when you purchase a new one has some benefits.

- **Convenience** - Compared to selling your car by yourself, trading it in is a breeze! Selling a vehicle privately can require a lot of time, effort, and money. In addition, it can be a hassle to handle the advertising, the negotiation with prospective buyers, and the paperwork involved. Trading it in is a simpler process.
- **Down Payment** - If your car is paid off, or you have equity in it, you can apply the value to the down payment. This reduces the amount needed to finance, which will lower monthly payments, and the overall interest charges.

One possible downside is that the offer may be less from the dealership than it would be if you sold it on your own. Trade-in offers are sometimes lower due to dealership expenses associated with resale.

Check out the auto buying center first. Research used car values directly from the site.



4-Wheel Drive

Four-wheel drive can require some education and getting used to. Consult the owner's manual that has specific information on the car. Here's some general advice:

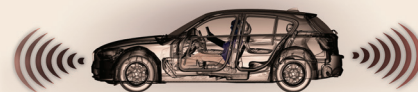
- High-range 4WD (4H) is for when extra traction is needed, such as in ice and snow.
- Low-range 4WD (4L) is for moving slowly — at 40 mph or lower — while trying to get through something heavy like mud, sand, or water.
- 4WD systems work better when used frequently. If you haven't engaged yours in a while, take the car to a mechanic for a check-up.



Car Tech in 2018

Here's a peek at some new features automakers are introducing:

- **Family focus:** Larger vehicles with seating geared toward growing families.
- **Combos:** New lines of energy-efficient SUV crossovers and hybrids.
- **Driver assistance:** Back-up cameras, blind spot warnings, and pedestrian detection are becoming standard. Some luxury models can autopilot through stop-and-go traffic.



All-Weather Tires vs. Winter Tires: What's the Difference?

Did you know winter tires and all-weather tires are different? While all-weather tires are built for varied precipitation, they can harden in freezing temps. This creates less traction while driving on ice and snow. If it's regularly below 45° F in your area, winter tires are a safer choice.



Hurricane and Storm Damage

When a vehicle is damaged by a storm, don't turn it on. Wet engine and electronic components can be dangerous. Dry the car out first, and siphon some gas to see if water got into the tank. Unsure? Have the car towed to a mechanic and call your insurance agent.

How to dry out vehicles:

- Remove water out using a shop wet/dry vacuum
- Use towels to soak up moisture in seats
- Open the drain plug if your vehicle has one
- Air out the vehicle with a shop fan
- Use moisture-absorbent products



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