

Car-Buying Blunders To Avoid

Is it time to purchase a new or used vehicle?
Here's how to avoid financial bumps in the road.

- Not budgeting
- Not doing your homework
- Not getting pre-approved for a loan
- Not getting an insurance quote
- Not taking it for a test drive



RATES AS LOW AS
6.20%
APR*

It's easy to apply online.



You should spend no more than 20% of your net income on a car. This includes the car's price, the interest you'll pay on your auto loan, taxes/fees, insurance, and maintenance/repairs.

We don't recommend shopping without knowing the true cost of the vehicle you're considering. There are many online sources such as Kelley Blue Book website (www.kbb.com).

If you are pre-approved for an auto loan, you'll know what vehicles you can afford and skip the dealer's finance department. Visit our website if you would like to get pre-approval.

You should factor in the cost of insurance — how much it will cost you depends on the vehicle you choose. It's important to call your insurance company before you buy a vehicle.

Don't forget to test drive. Drive over different road surfaces, consider the vehicle's acceleration, visibility, steering, braking and security features.

*APR is Annual Percentage Rate. Rates, terms and conditions are subject to change without notice. Rate subject to creditworthiness, collateral type, amount borrowed and loan term; advertised rate includes discounts for credit protection. Federally Insured by NCUA