AUTO TALK

Central Communications Credit Union

Your Quarterly Automotive Newsletter — *Winter 2020*

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

Save That Car

With so many vehicles available to you, don't forget to save your car searches on our car shopping website. Simply click SAVE CAR (1) or the little heart icon (2) on any vehicle detail page. Never lose a favorite again or waste time having to rebuild your dream car!

Experience it now... centralccu.groovecar.com