

AUTO BUYING TIPS



KNOWLEDGE IS POWER

Get pre-approved

Step number one: get pre-approved so you know how much you can spend. Work with your budget, and be realistic about what you can afford. We can get you pre-approved over the phone, online, or at a branch.

Do your research

What type of vehicle are you looking for? What kind of gas mileage do you hope to have? Is the vehicle built to last? Hit auto web sites and magazines like Consumer Reports to get the low-down. Also, find out how much your dream vehicle usually sells for through sites like NADA.com and Kelly Blue Book (kbb.com).

Shop around

Drive through dealerships to see what they offer, and compare prices. If you don't spot something you like, the dealership will often try to find your vehicle.

Haggle on price, then extras

Get the purchase price you want in writing first and foremost, then worry about extras like options, warranties, etc. You should already know your monthly payment if you got pre-approved.

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