



KNOW Before  
You GO!

# Knowledge is power!

Talk to us about **YOUR NEXT LOAN**,  
to make sure **YOU** get the best deal  
and rate **BEFORE** you Buy!

## YOUR VISION IS OUR VISION!

New or Used Car  
Major Appliances  
Boat or Motorcycle

Home Improvement  
School Loans  
It's EASY! Apply Online



[Go online to download our Car Buying Tips]

649-9271

[independentfcu.org](http://independentfcu.org)



# Knowledge is **POWER!** **KNOW Before You GO!**

## Car Buying Tips

- **It is a good idea to do your research and have a general idea of what type of car you want.** Sometimes the excitement and pressure of standing in front of a shiny new car can cloud our judgment. Then work with Independent Federal Credit Union to help you feel comfortable on how much you can afford to spend.
- **Call Independent Federal Credit Union to pre-approve your loan BEFORE you go shopping.** This will prepare you with the payment amount you are comfortable with and can afford.
- **Consult with the Loan Specialist at Independent Federal Credit Union** to investigate all of your financial options for getting the vehicle you want. Including pre-approval options and opportunities to lower your rate.
- **If you buy at the end of the month,** dealers are more likely to give you the best price as they are working toward meeting their monthly quota.
- **Independent's Loan Officer can quote you a price for GAP Insurance.** Our price is often much lower than the dealerships. GAP Insurance will pay off the difference between your insurance carrier settlement and the amount of your loan payoff!
- **Independent also offers Mechanical Breakdown warranties** that can be quoted before you go shopping for your new car.
- **Independent Federal Credit Union will help you pull the NADA book value** on your trade-in vehicle which will help you when negotiating your trade-in.
- **In addition to meeting with Independent Federal Credit Union ahead of time,** be sure to also call your insurance company to estimate your prospective car insurance payments.
- **Don't be fooled by cash rebates!** We can help you realize the best financial options for your budget. Sometimes a good rate overall will trump a one-time cash rebate!
- **Considering a Used Car?** Don't run the risk of buying a used car with costly hidden problems. Get a detailed vehicle history report from our nationwide database within seconds. Go to [Independentfcu.org/Member Resources/CARFAX](http://Independentfcu.org/MemberResources/CARFAX) to get the report
- **Read everything TWICE before you sign.** Never be afraid to ask questions. Considering you are going to be spending thousands of dollars on that vehicle, you can't afford to make an expensive mistake.
- **Our loan officers are trained to help you in the loan decision process for all of your major purchases.** Don't forget to keep tabs on your credit score. Your credit score is what determines your interest rate. You can get a free credit report once a year at [www.annualcreditreport.com](http://www.annualcreditreport.com) or by calling 1-877-322-8228.
- **Be sure to check out the safety rating for your new vehicle.** The internet is a good source of information for your research ahead of time.
- **The final decision when considering new versus used generally comes down to your comfort level** with the mechanics of a vehicle and your budget. New cars do cost more, however; they also tend to be more reliable over time and come with manufacturer warranties. Be sure to weigh all your options!

**Call us Before You Buy! [765] 649-9271**