

Before you step onto the lot, there's a lot you can do.

PUT YOURSELF IN THE DRIVER'S SEAT

- Get a pre-approved auto loan from United Heritage. You can establish your spending limits and be ready to buy.
- Think previously owned and buy a reliable vehicle for less. First, check out the United Heritage repo vehicles at uhcu.org.
- Determine the worth of your current car online. Click on the United Heritage link to N.A.D.A. for a clear idea of your current vehicle's value, whether you sell it yourself or trade it in at the dealership.

FINANCING OPTIONS AT EVERY TURN

- Take advantage of our fixed rates and choose from our multiple term options.
- Get more car for a lower payment with the Auto Advantage Plan, a balloon option financing service.
- Save for your wheels with a Special Savings account. You can set up payroll deduction or account transfers and save painlessly.
- Don't really need little things for your birthday, holidays or special occasions, just help saving for a car? Then sign up for a credit union registry—a great way for family and friends to help get you on the road to your dream car.
- Ask about United Heritage financing for motorcycles, RVs and boats, too.

TRAVEL SAFELY WITH VEHICLE PROTECTION

Take a direct route to affordable insurance plans with United Heritage. Then protect your finances with GAP coverage—a bridge between what you owe on your loan and the value of your vehicle if you have a total loss.

Avoid some pitfalls before you shake on the deal.

ASSESS YOUR WANTS VERSUS NEEDS

Consider these questions:

- Will you use the vehicle for long commutes or local errands?
- Do you need space for a lot of passengers or cargo?
- Will you be towing a trailer?
- Do you need good fuel efficiency for long distance travel or are you more interested in a hybrid for city driving?
- Do you want a luxury vehicle with a lot of comforts?

DECIDE BETWEEN NEW AND PREVIOUSLY OWNED

- Factor in insurance costs for all drivers along with the purchase price.
- Because the average new vehicle loses 30 to 40% of its value in the first three years, you'll save by buying a 1 to 2-year-old vehicle. But the maintenance record for a previously owned car can be a mystery, so research the repair history of the car model you're considering. This will help prevent you from spending more on repairs than you would with a new car.
- Returned leases provide many 2 to 4-year-old cars to the resale market. Check that regular maintenance had been kept up and ask about extended warranties.

RESEARCH THE MARKET

Online manufacturer sites provide detailed information on pricing, rebates, dealership holdbacks and incentives. Also:

- Review safety/performance ratings at independent sites like the National Highway Traffic Safety Administration, the Insurance Institute for Highway Safety and the Highway Loss Data Institute.
- Visit a vehicle show to compare models. Vehicle "twins" like Ford Taurus and Mercury Sable have the same body style, but different prices and options.
- Rent the car you want for a weekend and make sure it really fits your needs.

DEALING WITH THE DEALERSHIP

Here's how to turn a good deal into a great one:

- Know what you want; don't be pressured into something different or more expensive. Wait for delivery if necessary.
- Don't be rushed. Get a price quote that will hold for several days. Never leave a deposit.
- Research the vehicle cost and know the highest price you'll pay. Negotiate the price down from there.
- Base your decision on the final price of the vehicle, NOT on the monthly payment.
- Research options and add-ons the dealer offers, even if it means waiting a day to decide. United Heritage offers great protection packages, including extended warranties, Payment Protection Insurance (PPI) and GAP. These protection packages are usually a better deal than what you'll get from the dealer or manufacturer.
- Try to keep your trade-in deal separate from your purchase. If you must combine the two, know the true value of your trade-in and be firm.