

AUTO TALK



Your Quarterly Automotive Newsletter

Summer 2018

Car Buying Tips: Your First Car Purchase

We all remember our first car; it's a special milestone. It's also important to remember these great tips:

1. Do your homework. Start researching online using our convenient auto shopping resource.
2. Assess your needs. Define how you will be using your vehicle.
3. Set your budget and look for vehicles that fit within it.
4. Know your credit score so you can get the best rate on a loan.
5. Decide whether you will make a down payment. Not every purchase requires this, but making one is usually a good idea. Your monthly payments will likely decrease.
6. Apply for a loan at your credit union in person or through your auto resource. They have all the answers for getting you into the vehicle of your dreams.



Find a Car Tab

Get to know your resource! When you click on **FIND A CAR** in the menu bar of your resource, a whole world of car shopping comes alive. Let's click on **RESEARCH NEW**, where you start with refining your search by picking out the make and model of vehicles of interest. When you're done searching, save your research for later. Also under the **FIND A CAR** pulldown menu, head to **COMPARE VEHICLES**, a helpful tool to see side-by-side comparisons of your favorites.



Auto Loan Co-Signer Advantages

For many first-time auto buyers, a good credit score is hard to obtain without a history. Your loan rate is dependent on your score and can be the difference between getting a vehicle or not. Having a co-signer is also a great opportunity to build credit and credit worthiness. Make sure your payments are all on time, at it will reflect on both of you.



We are here to help answer your questions. Reach out to a representative today!

Top 5 Features of Our Auto Shopping Website



Research over
4 million vehicles
nationwide



Save time and money
with credit union
pre-approval



Refinance your
existing auto loan



Find out your car's
worth with accurate
used car values



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vehicle comparisons,
and more!

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Top 4 Driving Safety Tips

Safety should always be a top concern when you are behind the wheel. Here are the top safety concerns insurance companies like to remind drivers of:

1. Stay focused. Be attentive to the road 100 percent of the time without being distracted by cell phones or multitasking.
2. Defensive driving means being aware of what is going on around you and expecting the unexpected. Assume all motorists are unaware of you and act accordingly. Stay 2-4 seconds or 3+ car lengths behind the motorist in front of you.
3. When you go on a road trip, have a safety plan, know where the rest stops are, and make sure you have everything in your vehicle to address an emergency.
4. Keep occupants safe by securing any cargo in the vehicle. If you drop items on the floor while driving, don't reach for them while the vehicle is moving. Make sure everything you need is within arm's reach.



Is Your Vehicle Summer Ready?

Summer takes a toll on your vehicle. Now is the time to get it ready for the hot days, stop-and-go holiday traffic and summer fun!

Air Conditioning: Have a qualified technician examine the system.

Cooling System: Avoid overheating and summer breakdowns. Have the system flushed and refilled every 24 months.

Oil: Change the oil and filter every 3,000 miles, on average.

Windshield Wipers: Change them after a long hard winter.

Engine: Replace the filters.

Lights: Inspect all lights to make sure all bulbs are working.

Tires: Rotate them every 5,000 miles.

Brakes: Inspect them each season and look for corrosion or deposits.



Taking Fido on a Road Trip

Pets are family members, and most people prefer not to leave their best friend at home. Here's some great advice to follow when planning a road trip with your pet:

- Be sure your pet is up to the trip. Don't make the first trip with your pet a 10-day adventure if the only place it has traveled is to the vet and back. Go on some shorter trips to see how it does.
- If your pet is microchipped, make sure the chip is working and the tags on its collar is up-to-date.
- Confirm your vehicle is pet worthy. Ensure your vehicle is comfortable and safe for your pet. Provide them with enough room.
- Use restraints. Having loose animals in the car is not a good idea. Unrestrained, they can become missiles, injuring you and your passengers as well as themselves.
- Pack their medications, food and water.
- Plan for plenty of breaks; this is good for the driver too!
- Plan for dog-friendly lodging. Several websites can help you find places to stay in the U.S., including: PetsWelcome.com, BringFido.com and GoPetFriendly.com.
- Don't ever leave your pet alone in a parked car. Many vehicles now come with rear seat reminder systems to avoid fatal forgetfulness.



When Is a Car Considered Totaled?

While your vehicle may look like some simple repairs are needed to make it good as new, the insurance company may have other plans for it. Typically, a car is totaled when the cost of repairing the vehicle is higher than the cash value. Around 70% to 75% of the car's value is where the cut-off is. It's also important to remember that it may not be wise to repair vehicles even if the cost to repair is less than the value.

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