

## Car Buyers: Before You Sign on the Dotted Line



Are you buying a car and financing it through the dealership? Before you sign that contract, find out if it's the best deal you can get.

To find out if you're getting a good deal, bring a copy of the filled-out dealer contract to the credit union for comparison. If the dealership refuses to give you a copy, it probably isn't the best deal.

Our specialists can help you decide which contract is best for you. Stop by today and compare.

## Hold Down Costs When Purchasing a Vehicle

Whether you're buying a new or used car, careful research and planning will help you get the right vehicle without the one option nobody wants: onerous monthly payments.

Here are some ways to save money:

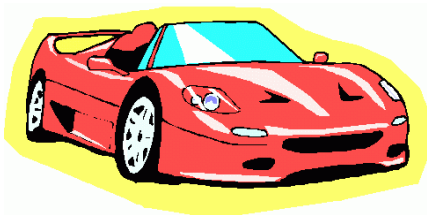
\* Check on reliability--Nothing can torpedo a budget like unexpected repair costs. The annual Consumer Reports survey of mechanical problems with different models, available in the magazine's April issue each year, cites both overall ratings and specific problems. If you're a paid subscriber to the magazine or online service, go to [www.consumerreports.org](http://www.consumerreports.org).



\* Look at continuing costs--Although insurance and gasoline costs are continuous, new-car depreciation--the value it loses each year--is a major factor. <http://www.edmunds.com/> summarizes these variables in a feature called True Cost to Own (click the Ownership tab on the home page, then True Cost to Own). A vehicle that costs less to buy now than a competitor may in fact cost more to own over a five-year period.

\* Negotiate hard--Reduce your purchase price by looking for the dealer cost or "invoice price" on sites like <http://www.edmunds.com/> and <http://www.kbb.com/>. Then aim for a selling price before any rebate of no more than 2% over the invoice price. Better yet, talk to us at Appalachian Community Federal Credit Union about pre-approving your auto loan before you even start to shop for a car.

## Begin Your Auto Search With Manufacturers' Web Sites



How did your last search for a new car begin? If you're like a lot of shoppers, you started with auto manufacturers' Web sites.

Manufacturers' sites provide the most accurate information on their models, including detailed photos and information on features and options, according to industry analysts. This information is especially useful if you have a specific brand or model in mind. A good place to

start your search of manufacturers' sites is a visit to JD Power's site at <http://www.jdpower.com/Autos>.