

# AUTO TALK



Your Quarterly Automotive Newsletter

Fall 2025

## Ready for Your Next Ride? Start with Us.

When it comes to buying a car, your credit union is the perfect place to begin. We're here to make the process smooth, affordable, and stress-free — with competitive auto loan rates, flexible terms, and the kind of personalized service you won't find at a dealership alone.

Whether you're shopping for something brand-new, searching for a reliable pre-owned vehicle, or looking to refinance your current auto loan to save money, we've got you covered. Our team is dedicated to helping you match the right financing with the right car, so you can drive away feeling confident in your decision.

With us in your corner, you're not just buying a car, you're investing in your journey. Let us help put you in the driver's seat. Your next vehicle is waiting!



### WEBSITE HIGHLIGHT

## Auto Loan Refinance Calculator

Did you know you could be saving money on your current auto loan? With our easy-to-use refinance calculator, found under the "Resources" tab on our car shopping website, you can quickly see how much you might save. In just a few clicks, check out your potential savings and decide if refinancing is the right move for you.

Your remaining loan balance?		
<input type="text" value="25000"/>		
Your current monthly payment?	Your desired new term (months)?	
<input type="text" value="795"/> /mo	<input type="text" value="60"/>	
Your current APR?	New APR from your credit union	
<input type="text" value="8.5"/> %	<input type="text" value="6.5"/> %	
	CURRENT LOAN	NEW LOAN * DIFFERENCE
Monthly Payment	\$795	\$489 \$306↓
Months Remaining	36	60 24↑

## Find the Ride That Fits Your Life



Our car shopping website is the perfect starting point for your search. Explore detailed information on vehicles — from specifications and technology to fuel efficiency — so you can compare options with confidence.

Experience it now... [LMFCU Auto Buying Center](#)