AUTO TALK LM Federal Credit Union



Your Quarterly Automotive Newsletter

Spring 2021

The Easy Guide to Buying a Car

Congratulations! You've decided to buy a new or pre-owned vehicle. This can be an exciting step in your financial future, even with a number of important decisions along the way. Here are some quick points to make the most of your auto buying process:

1) Do Your Homework

Use our website to research your vehicle to find the features that matter most. learning everything you can in one useful place.

2) Determine Your Budget

Our convenient website allows you to search local inventory by monthly payment.

3) Get Pre-Approved

Talk to us for an auto loan pre-approval. This will give you an advantage when you find the right vehicle. With the power of competitive credit union rates, you'll be set!

4) Eniov!

The entire auto shopping process might be stressful, but with us on your side, we'll help to make the process as seamless as possible.



WEBSITE HIGHLIGHT

Free CarFax® Reports

A CarFax® report is a great place to start when researching a pre-owned vehicle on our auto shopping website. This report provides key details, such as accident history and recall information. Best of all, we offer free CarFax® reports for most vehicles when you shop for your next vehicle with us!



Benefits of Credit Union Loans

Credit unions generally offer better auto loan rates than major banks do. Be sure to check first for pre-approval before visiting a dealership. We often provide better rates and a more personalized approach.

- · Credit union rates are generally lower. This is because credit unions pass savings from their not-for-profit status throughout their product lines.
- While the loan approval process is similar, a credit union is much more approachable and willing to work with you. We strive to provide a personalized approach that values the member and the member's financial situation.
- · Members report generally high satisfaction rates when conducting business with credit unions.



Experience it now... LMFCU Auto Buying Center