

AUTO TALK



Your Quarterly Automotive Newsletter

Winter 2022

Why Your Next Auto Loan Should Be From Us

If you're in the market for a new or pre-owned vehicle, you might not be thinking about the loan until you're ready to buy. Getting a loan through us, before going to the dealership, might take a bit more time and effort. However, it might be advantageous in three key areas:

Rate – Direct loans with us usually have the best rates. This could save hundreds, if not thousands, over the course of your loan.

Affordability – Having a pre-approved amount in mind will help you stay on track with your budget.

Convenience – Although a direct loan might take more time at our branch, it'll translate to much less time at the dealership.

How Do You Negotiate With a Car Dealer?

There are four negotiating tips to follow:



Know your numbers to get a fair deal



Be careful with your words



Start low because it's easier to negotiate up than down



Stand firm on negotiating just the price of the car



WEBSITE HIGHLIGHT

Get Pre-Approved!

Thanks to our auto shopping website, you can find your dream car and get pre-approved before going to the dealership.

Click APPLY NOW from any page on the site to get started.



Get the Best Deal on Your Car Purchase

Our auto shopping website is a great place to start your search. Learn as much as you can about the vehicle, including specs, tech features, and gas mileage.

More importantly, research the book value of a given car and what other dealers in your area are charging. This will give you an advantage when it is time to make a decision.

We're here to help you understand the entire shopping process, and how to get the best deal on a new or pre-owned vehicle.



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