

AUTO TALK



Your Quarterly Automotive Newsletter

Spring 2026

Your Next Car Search Starts Here

Ready to buy your next vehicle? As a member, you have exclusive access to our online car shopping platform — built just for you.

Browse over 4 million new and used vehicles from thousands of dealers nationwide, including trusted local dealerships in your community. You can search by payment, compare models, get a free CARFAX® report, and even apply for pre-approval — all in one place, right from your phone.

Because you're a member, you get the advantage of our competitive auto loan rates woven directly into your shopping experience. No surprises, no runaround — just a smarter, simpler way to buy a car.



WEBSITE HIGHLIGHT

Auto Loan Refinance Calculator

Are you getting the best rate on your current auto loan? It may be time to find out. Our refinance calculator — available under the “Resources” tab on our car shopping platform — makes it simple to see if you could be paying less each month. A few minutes today could mean more money in your pocket tomorrow.

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

Why Finance With Us?



When it comes to financing your next vehicle, your credit union has you covered. As a not-for-profit institution, we return value directly to our members through lower interest rates, flexible terms, and fewer fees than traditional lenders. Plus, you'll always get personalized service from people who are always here to help.

Experience it now... <https://lmfcu.groovecar.com/>