



# AUTO BUYING TIPS

KNOWLEDGE IS POWER . . . . .

**Dealer's Goal:** Sell as many cars as possible, as quickly as possible, for as much money as possible.

**Your Goal:** Make an informed decision based on facts and figures, not emotion. Get the deal that's best for **YOU**, not the dealer!

**Do your research *BEFORE* you walk into the dealership.**

- » All used cars/trucks have a **Kelley Blue Book Value:** [www.kbb.com](http://www.kbb.com)
- » Go to our website before you go to the dealer: [www.1stnorcalcu.org](http://www.1stnorcalcu.org)
- » For new car invoice and retail prices, visit [www.NADAGuide.com](http://www.NADAGuide.com)
- » Negotiate on the **VALUE** of the car/truck, not the monthly payment!  
*Don't think in terms of monthly payments - think overall debt.*
- » Don't buy brand new cars/trucks! Buy used, with low mileage.
- » Don't lease cars/trucks! You **WILL** owe money at the end of the term.
- » **Never** pay "sticker price"! **EVERYTHING IS NEGOTIABLE!**
- » Know your credit score and demand the best interest rate.

Check your credit score once per year for **FREE** at [www.annualcreditreport.com](http://www.annualcreditreport.com)

**Call me if you have questions!**

**Lisa Homes**  
SVP, Chief Lending Officer

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