



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
- » Go to our website before you go to the dealer: www.1stnorcalcu.org
- » For new car invoice and retail prices, visit 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

Call me if you have questions!

Lisa Homes
SVP, Chief Lending Officer

(925) 335-3817



1st Nor Cal[®]
1ST NORTHERN CALIFORNIA CREDIT UNION

