

Buying a new car?



Chances are, if you test drive a car and you love it, you'll make any excuse to buy it, even if you can't really afford it. Before you jump behind the wheel of your dream car, research these key areas that affect the real price tag of your next vehicle. Don't let hidden or delayed costs sneak up on you!

Maintenance Costs

Not all cars are cheap dates. Luxury brands foreign imports will cost more to maintain. This includes regular maintenance checks, the cost for new parts, and the frequency of repairs as the car ages.

Warranties

Warranties partially or completely cover the cost of repairs on a car. For new cars, they usually run three to five years or a set number of miles driven, whichever comes first. You can also buy an extended warranty. A good rule of thumb is to be done, or almost done, making loan payments by the time your warranty ends, that way you're not making loan payments and having to pay for repair costs at the same time. This can help you decide if you can afford a 24-, 36-, 48-, 60-, 72-, or 80-month loan in the long run. We'll help you determine which loan best fits your finances and budget to ensure you don't over purchase.



Fuel Economy

Consider the city and highway miles per gallon (mpg) the car gets as well as what kind of driving you'll do.

Hybrid cars can use either gas or electricity and may cost more up-front, but they can earn back that investment in lower fuel costs. Be sure to check what type of gas the car takes. Filling up with premium grade gasoline will impact your budget more.

Insurance

An increase in insurance rates can be a hidden cost of a new car, because not all cars have the same insurance premiums. Call your insurance provider and ask them about rates for the cars you're considering. Have the vehicle identification number (VIN) ready so they can give you a more accurate quote on monthly insurance payments.

The smart car shopper knows what they can afford before touring the car lot. There's a vehicle out there for you within your budget — know all of the financing options and additional costs, and then find your new set of wheels!

We're here when you need us.

Give us a call at 877.243.2528
or visit us at
[CommunityChoice.com](https://www.CommunityChoice.com)

Getting your auto loan is simple



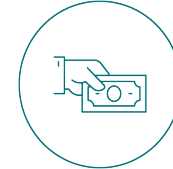
1. Apply online or in person

Current members can apply from within e-Banking. If you're not a Community Choice member yet, you can use our easy online application. If you prefer to apply in person, visit any member center.



3. Find your new ride

Here's the fun part! Do some research and discover the vehicle that meets your needs.



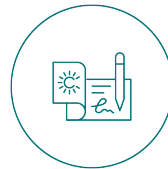
5. We'll take it from there

Once we receive the purchase agreement, we'll finalize everything on our end. Sign on the dotted line and the car is yours!



2. Get pre-approved

Nobody likes to wait around. We'll let you know your pre-approval details within hours.



4. Confirm the details

This is the moment you've been waiting for! Agree with the dealer on a vehicle and price.



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