

Buying a Used Car Checklist

Whether you're looking to purchase your child their first vehicle or you're just simply interested in adding an additional car to your family's fleet, let Community Choice Credit Union help!



Buying a used car can be difficult to navigate. To ease this burden, we've created the ultimate checklist to ensure your car shopping experience is as simple as possible. When you head out to make your purchase, review these areas in depth.

Car Basics

Year, Make, Model _____
Price _____
Mileage _____
Is the car 4-wheel drive, all wheel drive, front wheel or rear wheel drive? _____

Helpful Tip: 4-wheel and all wheel drive are better for driving during Michigan winters!

Exterior

Lights - Ensure that all the external lights are working properly.

- Turn signals - left and right/front and back
- Head lights - high and low beams
- Brake lights - lower and window level (if present)
- Hazard lights

Helpful Tip: When a turn signal light blinks quickly, this is a common indicator of a bad bulb.

Tires - Inspect all four tires.

- Check to see if there is any visible tire damage, such as cuts, bubbles, or cracks.
- Try performing the "penny test" to determine tire tread wear. Place a penny, with Lincoln's head upside down and facing you, into the tire's tread groove. If you can see Lincoln's whole head, the tire needs to be replaced.
- Confirm whether or not there is a spare tire and jack in the vehicle.

Helpful Tip: Mix liquid soap with water in a spray bottle and spray all parts of the tire. If bubbles start to form, that shows air is leaking in that particular spot.

Vehicle Body - Examine the car for physical damage.

- Front and rear bumper
- Panel and door gaps to see if they fit together.
- Windshield and wipers

Helpful Tip: Run your hands along the vehicle to check for dents, scratches, or cracks.

Under the Hood - Inspect the most important vehicle parts.

- Hood opens easily
- Battery has no corrosion
- No fluid or oil leaks
- Engine is clean

Interior

Dashboard

- Gauges and sensors work
- No warning lights appear

Vehicle Features

- Radio and speakers
- AC/Heat settings
- Power mirrors

Seats

- Secure seats - no movement when you sit
- Seats can easily be adjusted
- Seatbelts are functional

Doors

- All doors and trunk freely open and close
- All the power windows roll up and down
- All the doors lock and unlock

Test Drive

Go for a city and highway drive to check the following areas:

- Acceleration - normal and hard
- Steering wheel
- Brakes
- Performance issues

Helpful Tip: Any squeaking, knocking, pulling, noises, or shaking can be an indicator of an issue.

Must-Ask Questions

1. Why are you selling the vehicle?
2. How long have you owned the car and what was it used for?
3. What is the service history on the vehicle?
4. Is there a warranty included? If not, is there one available for purchase and what does it entail?
5. Is the title owned free and clear, or is there a lienholder?

Helpful Tip: If there is a lienholder on the title, be sure to discuss with the seller how you will obtain the official lien release. In some cases, the buyer and seller can go to the lender's office in person.

Notes

Visit www.carfax.com to view the vehicle's history!

Getting your auto loan is simple. Apply today!

Contact us at 877.243.2528 or visit CommunityChoice.com.

