

How To Get A Great Price on Your Next Car

Are you thinking of buying a car, but want to make sure you get the best price? Here are a few tips to help you find the right car at the best price.

Don't settle for dealer financing. Since dealers get a commission or flat fee for every loan they coordinate, he or she will probably try to get you to finance through the dealership. There are better options. You'll get a much better loan rate from San Tan Credit Union -- typically 1-2 percentage points lower than the average. Just be sure to ask tell the dealership that you are a San Tan CU member, and insist on our financing. All the paperwork can be done right at the dealership.

Cash Rebate vs. 0% Financing. Some dealerships lure customers by offering a cash rebate or zero percent financing. Typically, only 10% of car buyers qualify for these

incentives, and you may find you don't qualify. Even if you do qualify for their incentives, you'll likely save more money per month by taking the cash rebate and getting your loan through your credit union. To see for yourself, use the calculator at <http://www.bankrate.com/calculators/auto/car-finance-payment-calculator.aspx> to compare the two options.

Know the real price of the car. Use websites like Edmunds.com, Kbb.com (Kelley Blue Book), and

carsdirect.com to find the actual value of particular make and model. If you're looking at new cars, find the invoice price (what the dealer paid for the car) and the manufacturer's suggested retail price. If you're looking at used cars, find the wholesale price and the dealer's asking price. Also look for current rebates. Knowing this information will help you during your negotiations with dealers.

Comparison shop. Use online resources like TrueCar.com and Cars.com to compare the prices at dealerships in your area. This will save you time and gas money.

Look for discounts. Check the automakers websites under their "current offers" webpages. Many offer discounts to students, military servicemembers, and members of credit unions. Deduct these discounts after you negotiate the price with the dealer. For younger buyers, San



*With approved credit. Minimum credit score to qualify is for this rate is 730, vehicle value, term and other conditions apply. Call us at 480-963-5661 for details.

Tan CU offers a first-time buyer program.

Buy "off-season." Peak demand for cars is in the spring and fall, but if you want to find a bargain, shop for a car in December and January when the prices are lowered. That's when dealerships are eager to move the inventory off their lots to make room for newer models.

Before you head to the lots, do a little research, then talk to our loan officer Val, to ensure you get a great auto loan.



San Tan CU lobby hours:
 Monday, Tuesday,
 Wednesday, Thursday:
 10 a.m. to 5 p.m.
 Friday: 10 a.m. to 6 p.m.



2018 Upcoming Holidays
 Memorial Day
 Monday May 28—closed.
 Independence Day
 Wednesday July 4—closed.

We enjoyed seeing everyone at our
Annual Meeting & Member Appreciation Day March 2, 2018.
 Steve Galas and Dennis Bushong
 Re-elected to our Board of Directors

Congratulations to our raffle prize winners and thanks to all those who purchased raffle tickets. Thanks to you, San Tan CU will offering a **\$1000 scholarship to a graduating high school senior in 2018!**



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 Fax: 480-963-3574
 Email: info@santancu.org
 San Tan CU's Routing & Transit:
 3221-72069

Wire Transfer Instructions:
 Receiver Depository Institution:
 Catalyst Corporate FCU
 ABA/Routing & Transit # 311990511
Beneficiary Financial Institution:
 San Tan Credit Union
 322172069
 Beneficiary
 Your name & account number



2018—2019 San Tan Credit Union Scholarship

Full details and application on our website.

The San Tan CU Scholarship is for \$500 per semester for one year at an Arizona college, university or community college for a 2018-year graduating senior in any of the school districts that San Tan CU serves. The scholarship may not be used at college, university or community college outside of the State of Arizona.

- Applicant or a member of their immediate family must be a member of San Tan CU.
- Applicant must be a graduating senior in a school district served by San Tan CU.
- Applicants must qualify for college admission and carry the hours considered by their college or university for a full time student, normally 12 hours per semester.

Receiving an automatic deposit, tax refund or direct withdrawal to your account via ACH to your San Tan CU account?

- Our routing and transit number is: 322172069
- Use your base member number. If you are looking at your printed checks, drop the last digit from your account number.
- Make sure to designate checking or savings.

If you have questions, call us here at the credit union and we will be happy to answer any questions for you.

