



# BORROW VEHICLE LENDING

## LOW, COMPETITIVE RATES

Whether you're shopping for a new or used vehicle, purchase or refinance, we have some of the lowest rates in the market.

Shop like a cash-buyer for your best deal by getting pre-approved *before* heading into car dealerships. Not only can you skip the discussion on financing options, you'll be sure that you have a payment plan that's based on your needs. Get into your vehicle with as little as zero down—including purchase price, sales tax, licensing fees, extended warranty and GAP coverage.

Getting pre-approved is easy—stop by and talk to a representative, call (800) 247-7328 or visit us online and put us to work for you.

[WWW.MYC1CU.COM](http://WWW.MYC1CU.COM)

COMMUNITY 1<sup>ST</sup> CREDIT UNION

## PROTECT YOUR PURCHASE

Most dealerships will offer you options for protecting your purchase. If you don't buy them there, you can still buy them here—at a reduced cost to you. Ask us about:

- Guaranteed Asset Protection (GAP)**
- Loan Payment Protection**
- Mechanical Breakdown Protection**

# 5 EASY STEPS

FOR BUYING YOUR  
NEXT VEHICLE



① Contact us and get pre-approved so you know what rates and terms are right for *you* before shopping.

② We've partnered with some of the best car-buying resources available to help you prepare for your purchase. Do your competitive research by visiting us online at:

[WWW.MYC1CU.COM](http://WWW.MYC1CU.COM)

- ✓ CUDL/AutoSmart
- ✓ NADA
- ✓ Auto Solutions
- ✓ Enterprise Car Sales

③ Select your vehicle and determine what you consider to be a fair market value as you shop the lots.

④ Once you've found a vehicle that meets your needs, advise the dealership you are pre-approved at Community 1<sup>st</sup> Credit Union.

⑤ If you are purchasing your vehicle from a CUDL (Credit Union Direct Lending) dealership, they'll send the financing to us. You'll sign your paperwork right at the dealership and be on your way.

Or, if you are purchasing from a non-CUDL dealership, just bring us your purchase order and we can complete the loan, give you a check to take back to the dealership.