

Before you kick the tires

Before you shop for your next car, check with UT Federal Credit Union. We can outfit you with money to plunk down and information to help you get the best deal.

One of our loan officers will be happy to sit down with you and come up with a pre-approval for a loan to buy that next vehicle. We'll give you a check and send you shopping. We call this pre-approval an Easy Rider. We'll even start the Easy Rider process over the phone and online if it's more convenient for you. That takes some of the pressure off when bargaining begins at the dealership. You can tell the salespeople you have cash.

If you have a car to trade

in, our loan officer can show you what it's worth. Our price guides show wholesale, retail, and finance values. Dealers usually allow a wholesale value on your trade-in and then offer it for sale at the retail value.

Armed with cash and confidence, you can start your search for a new vehicle. Find the make and model with the features you want. Jot down the features and their prices; you'll need them later. Ask the salesperson for the best cash price with and without a trade.

Then, compare those prices with one or two more dealers (some shoppers do this by phone). Here's where you need to know what the features are

worth. Rarely do two cars have identical features. If one dealer is higher priced but more convenient to you, see if the "convenient" dealer will match the lower offer.

Your final decision is whether to trade in your present car or sell it yourself. A warning: rarely will you or the dealer get the retail value, unless your car is in exceptional condition or a popular model. Expect to sell it for the financing value, in which case it's up to you to decide whether it's worth the hassle of selling it yourself.

Looking to buy? Stop by to see us!

Karen Hicks
Branch Manager
UT Federal Credit Union
103 Hurt St., Martin.



JR's Body Shop
T.J. Long - Owner

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Genuine Nissan Battery only. See warranty information booklet for battery limited-warranty details. Certain restrictions apply. See dealer for details. Price and offer availability may vary by model. Taxes and fees additional. No cash value. Must present offer to redeem. May not be combined with other offers. Nissan vehicles only. Void where prohibited. Ends June 30, 2018.

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