



YOU KNOW WHY | WE SHOW HOW

# 6 TIPS FOR BUYING A CAR FROM A DEALER

1. Know how much you can afford, including down payment, monthly payments, auto insurance, and maintenance.
2. Buy a car “at the end” of the month, the quarter, or the year to take advantage of dealership timing on meeting quotas and turning over stock.
3. Get pre-approved for an auto loan so you can know going in how much you're eligible to borrow. It may also help you negotiate the best deal by bypassing dealer financing.
4. Negotiate based on the total purchase price, not on monthly payments which can result in a more expensive loan.
5. If you have a trade-in vehicle, negotiate the dealer's lowest/best offer on the new vehicle first, then subtract the trade-in value from that.
6. Show the dealer you are willing to leave the dealership during the negotiation process in order to get their lowest/best offer. Don't be swayed by their sense of urgency.

We're ready to help you with your auto loan! Employees of the Church and its affiliate businesses enjoy a 0.25% rate discount.\* Speak with us today at 801-456-7590 to get answers to all of your questions and get pre-qualified.

Membership and eligibility required. Terms and conditions apply. OAC. \*Employee discount details at <https://www.dfcu.com/about/family/employer-group-perks>.

