

# Drive a Bargain on Your Next Car



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at the credit union.



## Four Ways to Save

**Consider a used model.** A late-model used vehicle may still be under warranty, but cost thousands less.

**Compare loan rates.** Before your first visit to a dealer, check the terms on a credit union vehicle loan—typically the best rates in town.

**Shop around.** To get the best deal, commit to visiting 2-3 dealers before buying.

**Bargain up from invoice.** Find the dealer's cost on a new car or the market value on a used one (try [edmunds.com](http://edmunds.com) or [cars.com](http://cars.com)). Negotiate up from this price instead of down from sticker price.



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