

AUTO TALK

Virginia Beach Schools
federal credit union

The *Smart* Financial Choice.

Your Quarterly Automotive Newsletter

SUMMER 2019

THE EASY GUIDE TO BUYING A CAR

Congratulations! You've decided to buy a new or pre-owned vehicle. This can be an exciting step in your financial future, even with lots of decisions along the way. Below are some quick steps to make the most of the auto buying process.

Determine Your Budget – Most shoppers think in terms of monthly payments, not necessarily the overall price of the vehicle. Use our **Search by Payment** feature to find the right vehicle for the right monthly payment.

Do Your Research – Chances are, it's been a few years since you've looked into purchasing a car. Take your time and do your homework with our convenient auto shopping website, learning everything you can in one useful place. Check out free CarFax reports and save your progress while you're there.

Get Pre-Approved – Talking to us for an auto loan pre-approval will give you an advantage when you find the right vehicle. With the power of competitive credit union rates, you're now ready to visit the dealership.

Go for a Test Drive – With your pre-approval in hand, visit the dealership and go for a test drive. Don't be afraid to talk to the salesperson and ask all the questions that you have.

Enjoy Your New Car – The auto shopping process might seem stressful. With us on your side, we'll make the process as seamless as possible, helping you enjoy your new ride with confidence!



WEBSITE HIGHLIGHT

Search by Monthly Payment

We know that most shoppers begin the car shopping process unsure of what vehicle to buy. However, we understand that many shoppers have a rough idea as to how much they want to spend per month. That's why we're happy to introduce our **Search by Payment** form, exclusively available on our auto shopping website. Simply use the slider to select your desired monthly payment, and search available inventory at local dealerships based on that amount!

Search by Payment

◀ ————— ▶

50 \$300 \$350 \$400 \$450

Type

Price

Down

Term

Rate

👉 \$359 per month*

[Find Inventory By Payment](#) 🔍

Should I Buy an Extended Warranty?

Let's explore the pros and cons of an extended warranty for your pre-owned vehicle:

PROS

- Peace of mind
- Custom coverages
- No hassles

CONS

- Extra cost
- Not everything is covered
- Might not be necessary



If you're unsure about getting an extended warranty, come talk to us. We can find the right coverage for your pre-owned vehicle.

Experience it now... vbsfcu.groovecar.com