

# VEHICLE BUYING TIPS



For Ozarkfcu Members Only

You know it is time for a new car when the mechanic says;

*“I couldn’t repair your brakes so I must made your horn louder!”*

## When is the right time to buy a car?

- We encourage you to look at your budget and see if you are in a strong financial position to add an automobile payment to your budget. Identify a realistic monthly amount for your vehicle..
- Look at the maintenance cost of your current vehicle. Is it costing you too much in monthly repairs?

### Look at your driving needs!

- How many people travel with you?
- How much time do you spend on the road?
- What is the vehicle mileage?
- Do you have a need for AWD or 4WD?
- Is the vehicle used for work or pleasure?
- Is the cost of gas going to cause a hardship if cost goes up?
- Can I afford the insurance on this vehicle?
- Where are the blind spots?
- Do I have enough storage?

### Know your must have features:

- ⇒ Backup Camera
- ⇒ Power Seats
- ⇒ Towing Package
- ⇒ USB Ports
- ⇒ Navigation System
- ⇒ Keyless Entry
- ⇒ Heated / cooling seats
- ⇒ Storage
- ⇒ Miles per gallon
- ⇒ Gas or Diesel
- ⇒ Manual / Automatic

## What do you drive to your happy place?



**Ozarkfcu.com**

Membership eligibility required. Loan terms and conditions based on eligibility.

*Apply online at Ozarkfcu.com and get your loan pre-approved. Speak to an OFCU loan officer to do a credit analysis to help identify the best vehicle choice for you that is perfect for your budget.*

### Final Tips:

Review Safety Reports and Recalls at <https://www.nhtsa.gov>.

Identify if you should purchase a new or used vehicle at <https://www.nadaguides.com>. You can also check loan values and more.

To review the history of the car, call your OFCU loan officer to run a report on the history of the used vehicle you are considering purchase. We are here to protect our members.

86% of the people start car shopping online: <https://ozarkfcu.cudlautosmart.com/>.