

# AUTO TALK



**RIVERVIEW**  
CREDIT UNION, INC.  
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Your Quarterly Everything Automotive Newsletter

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## WEBSITE SPOTLIGHT Find Your Next Car in Three Simple Steps

Few of us begin the car purchase process with an exact make and model in mind. We may have an idea, (for example, a sedan with great fuel economy), but without available inventory, how are we able to narrow our selection and make the best choice?

Use the auto shopping resource to find the right vehicle via three simple steps:

1. First, choose a body style
2. Next, set a price range, and
3. Pick the options you want.



Our easy-to-use tool will make car shopping a breeze.  
Let's find the right vehicle today!

## Do Your Homework With Free CARFAX Reports

You wouldn't take a big exam without studying first. So why would you buy a pre-owned car without looking at its CARFAX report? They provide valuable information about a vehicle's history, including accidents, fire, flood and other damage. CARFAX reports can cost \$40, but when you shop for your used car with us, they're free!†

† Provided they are available through the dealership.

## Know Your Numbers: Why Credit Union Pre-Approval Matters

Before you head to the dealership, be sure to stop in and get pre-approved for an auto loan. This important first step will put you in a better position to negotiate at the dealership.

Credit union pre-approval is also crucial to helping you get a better interest rate. Even a 1% difference in APR could save you thousands over the life of your loan.

Pre-approval also helps to set a firm budget when shopping, and you stick to your budget when you're at the dealership.

*Get pre-approved today on our auto shopping website or stop in at your local branch!*



*We can help you find the best deal on your next new or pre-owned vehicle. Stop into your local branch or call us for details!*

## How to Get the Best Deal on a Year-End Model



Autumn is a great time of year to buy a car. Dealerships are motivated to sell year-end models offering competitive pricing. It could be to your advantage to score a fantastic deal on a new vehicle!

Don't become intimidated by the process, because it all comes down to one thing: Research the vehicle you want and become an educated consumer.

Here are helpful tips for shopping this season:

**Research online** – Read about the next year's models and see if anything is being redesigned. You could score a great deal on an "outdated" model design.

**Find less popular models** – Your dealer is looking to clear inventory at year's end, and might be more motivated to sell a particular make/model to do so.

**Wait until the last minute** – As you inch closer to the end of the month, your dealership will become more motivated to sell.

Your patience will pay off!



*The average car shopper visits less than 2 dealerships during the car-shopping process. Know before you go with our auto-shopping center!*

## The Future of the Modern Car... Think Digital

The digitization of the automobile is in its infancy, with many cool features planned for on the horizon. Here are some other cool features to look forward to:

- Cars will soon be able to chat with each other, as is demonstrated in some 2017 Cadillac and Mercedes models. They will be able to share traffic and other data to optimize travel routes and improve safety.
- To meet today's all-in-one standards, engineers are working to turn your vehicle into a traveling work desk, conference room, entertainment center and relaxation zone.



## General Safety Tips for Solo Drivers

Millions of Americans will hit the road this holiday season. Many will travel alone. Follow these tips for a safe journey.

**Planning:** Make sure when traveling that the route is clear. Let someone know about your whereabouts, always.

**Technology:** Personal safety apps are a great resource for those long trips. Make sure you keep your phone charged!

**Be Alert:** When entering an area, be mindful of dark or poorly lit parking lots, avoid lingering around your car, and make stops where there are plenty of people and security.

**Maintenance:** Keep your car in tip-top condition to eliminate a breakdown. Get roadside assistance insurance for the unexpected.

**Don't Stop:** Call for help if someone, such as a stranded motorist, is in distress. Don't, stop. Don't assume an unmarked car with flashing lights is a police vehicle. Slow down and pull into a well-lit area, indicating you wish the officer to follow you.

**Full Tank of Gas:** Always keep your tank full enough to get to your destination.

**Valuables:** Keep them out of sight and hidden to avoid someone smashing your window to get to them.



## Severe Weather Driving

A torrential downpour has swept onto the highway, rendering lane markers invisible, along with everything else outside the car. All you should do is throw on the flashers, drive slowly and stay as straight as possible, right? Wrong, says the Red Cross. Instead, the organization urges finding an appropriate place to pull over and wait out the storm. Your safety is more important than arriving at your destination on time.

## Winterize Your Vehicle With This Handy Checklist:

- Check Your Battery
- Flush and Refill
- Have Brakes Checked
- Monitor Your Tires
- Keep Up With Your Oil Changes
- Make Sure Lights and Wipers Are Working



## Refinance Calculator

Your auto resource has added an auto-refinance calculator, a great way of seeing your savings instantly when you refinance your loan. This is a great feature for discovering if you are eligible for a lower rate and a more affordable monthly payment! Have you been on time with payments? Has your credit score changed? See how much you can save over the life of your loan and get on the path to greater savings. Check out the NEW refinance calculator feature on our auto-buying resource, found under the RESOURCES tab.

