



## Easy Car Buying Tips!

### Car Buying Tips and Tricks To Help You Save

Whether you're in the market for your first car or your fifth, you should always go into the process with a plan. We've rounded some tips and best practices to make sure your next car purchase goes smoothly and you get the best deal possible!

#### **Get pre-approved at the Credit Union**

When shopping for a new car it's easy to want to rush right out and head to the dealerships, but knowing that you're pre-approved can save you time and a big hit to your credit score. If you let them, every dealership will pull your credit to determine how much car they can sell you. These hard pulls can potentially impact your credit score.

#### **Know your budget**

Getting pre-approved can help you get an idea of how much car you can actually afford, but you also need to set a budget for yourself. Just because you're pre-approved for an amount doesn't necessarily mean you want to have those payments. Ask your loan officer to give you some payment examples, then sit down and look at all of your monthly expenses. Don't forget to include things like gas, groceries, utilities, and savings. Then decide how much you can actually afford.

#### **Decide what you need in a vehicle**

Once you've been pre-approved and know your budget, make a list of must-haves in your new vehicle. Think about what you'll be using your new car for. Commuting? Carpooling? Travel? Decide what you actually need in a car and what your non-negotiables are. Then you can make a list of things you would like to have if they fit in your budget.

#### **Do your homework**

Don't let salesmen pressure you into something you're unsure of. Ask lots of questions about the vehicle. Always ask for a vehicle history report to be sure there have been no accidents or damage the dealer may not be telling you about. Asking for maintenance history reports can also give you a good idea if the car was cared for well by a previous owner. If you're shopping for new, make sure you don't over-pay. Ask the dealer about rebates and incentives you qualify for.

Buying a car is a big deal! We can help make it easier with our easy online application and quick approval process. If you're already a VITAL FCU member, you don't even have to come into a branch. Sign your loan documents right from your smartphone and let us mail the check. [Apply online](#) and get your pre-approval today!

## Rates

As of March 1<sup>st</sup>, 2021

<u>Loan Type</u>	<u>APR*</u> as low as
New Vehicle	2.29%
Used Vehicle	2.49%
Personal	8.90%
Recreational Vehicle <i>(Includes motorcycle, RV, and boats.)</i>	4.99%
Home Equity <i>(Adjustable Rate)</i>	3.25%
Visa® Credit Card	6.99%

\*APR - Annual Percentage Rate. Rates subject to change. Subject to credit approval. Rate may vary based on individual creditworthiness.

## Board of Directors

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## Branch Hours

Monday - Thursday - 8:30 AM - 5:00 PM  
Friday - 8:00 AM - 5:00 PM

## Holiday Hours

Independence Day - Monday, July 5th  
Labor Day - Monday, September 6th

## **NOTEWORTHY NEWS**

### Did you know? We offer mobile deposit?

Our new mobile app comes with some pretty awesome features, including the ability to sign up for mobile deposit.

Our mobile deposit is quick and easy, just snap a picture of your check and submit it for review! Your check will be reviewed by a credit union employee either on the same or next business day you submit.

No more driving to a branch and waiting in lines, do it all from the comfort of your home, or wherever you are!

Download the **NEW** mobile app and sign up for mobile deposit today!

*\*You must sign up for and accept the terms of eDocuments before signing up for mobile deposit. Find this in the eDocuments tab of the mobile app or online banking.*

### Have you used your mobile wallet yet?

Our new debit cards come ready to load right into your phone's mobile wallet! We now offer Apple, Samsung, and Google Pay for all of our members with VITAL FCU debit cards.

*Using your mobile wallet is simple and easy, just load your card, then tap to pay with your phone at any merchant where mobile wallets are accepted!*

Looking for *adventure?*

We've got you...

Low rate

**RECREATIONAL VEHICLE  
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Spartanburg Branch ♦ (864) 948-8200  
1000 Asheville Hwy Spartanburg, SC 29301

Duncan Branch ♦ (864) 699-5940  
1595 E Main St Duncan, SC 29334