




Buying a new car is exciting, but it's also a big expense.

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## Thinking about buying a car?

Dear [--Merge1--],

Buying a new car is exciting, but it's also a big expense.

We're here to help.

Most of us are unable to walk into a dealership and pay cash for a new or used vehicle. That means borrowing money to get the wheels you want.

Our [vehicle loans](#) might be able to keep your monthly payments affordable, cut your finance costs and get you rolling.



Before you get serious about a particular vehicle, you should fuel yourself with knowledge.

- Look for the best price. There are helpful websites that show you price ranges for affordable new or used vehicles. Also ask for a [Carfax](#).
- Manufacturer sites list current rebate offers for selected models.
- Some [dealerships](#) might even offer you a better deal than others.
- Make sure you are realistic about how much money you can use as a down payment and how much you're going to need to borrow to finance the vehicle. You don't want to spend more than you can afford. Use [our calculators](#) to figure this out.
- Check your free credit report that you are entitled to each year from the three [main credit agencies](#).

A [good credit score](#) might help you get a lower interest rate. The official site to request a free credit reports is [www.annualcreditreport.com](http://www.annualcreditreport.com).

As soon as you find the right car or truck and know how much you'll need to borrow, [be sure to let us know](#).

While dealerships will offer you financing, it's important to know that they can add to the interest rate as a way to increase their profits.

Our [competitive rates](#) might save you money and we'll do our best to help get you approved for a loan quickly. We also offer [GAP](#) and [Extended Warranty](#) products which are fair less expensive than products sold at dealerships.

Once you know your options, you can choose the loan that's right for you.

Be sure to [talk to one of our loan experts](#) if you have any questions and let us help steer you to a loan that works best for you.

**Our All About Me program can help you navigate the waters regardless of where you are in life or what your greatest challenges happen to be.**

[Visit All About Me](#)

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**As always, we thank you for your membership and the opportunity to serve you!**



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