

Have Fun Shopping!!

STEP 3 - Select the auto of your dreams!! Whether it be new or used, know that TMTFCU is here to guide you through the process from beginning to end!

If you are trading in a vehicle during your purchase, ensure you know the NADA trade in value of the vehicle. This is the resource most dealers will use to price what they are willing to offer you for your current auto. Just by having this information before you go there will give you the piece of mind to guarantee you get the most fair price for your trade in. Lastly, if the dealer wants to finance your auto, please be sure to compare payments and total interest paid, not just interest rates. Make sure you check out what rebates or incentives may be available.

STEP 2 - TMTFCU is excited to offer our members some of the most competitive new and used auto loan rates in Litchfield County. Worried about applying or closing fees?

At TMTFCU we do not charge any fees within our loan process which makes more savings for YOU!

Don't forget to check our pricing for Mechanical Repair Coverage (an extended warranty credit union style), and GAP Insurance! We are truly a one stop shop!!



Scan here!

Purchasing a new or used vehicle can be both exciting, and stressful. You're excited to show off that new vehicle to your friends and family... But you're also scared that you're not going to get a quality automobile, and the best deal you can.

It's your lucky day! Here at TMTFCU, we can guide you through this somewhat scary process, and save you money while we're at it! A smart consumer should go to the dealership with make, model, and price range in mind. The most important part of purchasing a vehicle is to do your research before you set foot in a car lot.

Cut Here!



STEP 1 - Come into the credit union to get pre-approved for your financing

The first step of this process is to stop by TMTFCU where we are confident we can get you into a great payment with a rate to match! Tell us the payment that fits your budget, and we will do the rest! What better way to car shop then knowing your already approved within your budget?

This gives you the chance to know all of



the facts when you begin shopping for your vehicle.

It also assists you at the dealership because dealers are less likely to let a customer who is pre-approved for a loan walk away. You will now have more leverage in terms of the pricing of the vehicle.

Stop by our location at 777 East Main St. Torrington, CT to get pre-approved for a new or used auto today!

Let your dealer know your credit union can meet all your needs when it comes to purchasing a vehicle!!!



Apply online at:
www.tmtfcu.org



Torrington Municipal & Teachers Federal Credit Union

presents

The Elite Guide To Car Buying



If you are searching for a new or used vehicle, make sure you keep this handy step by step guide to car buying in your wallet when shopping at the dealers!

Cut Here!



Print this pamphlet, cut on the dotted lines, fold and store in your wallet for quick and easy assistance while shopping for your new vehicle!

Still have questions? Please call Torrington Municipal & Teachers Federal Credit Union for answers to any question you may have!

We look forward to assisting you in the next step towards purchasing your new wheels!