

TOP 5

REASONS TO GET PRE-APPROVED FOR A CAR LOAN:

1 FIND WHAT YOU CAN AFFORD

With pre-approval, the credit union will help find the right loan amount to fit any budget. Then you can shop for the vehicle that meets your needs within your budget.

2 GET BETTER RATES

Dealerships often have higher interest rates. This means more money being paid for the car. Check with the credit union to avoid overpriced dealer loan rates.

3 SHOP WITH CONFIDENCE

Stop wondering if you can afford the vehicle you want. Knowing you are backed up by loan pre-approval reduces stress and puts you in control of the buying process.

4 NEGOTIATE ON YOUR TERMS

Dealers often count on interest earned through their in-house loans to increase profit. Agree on a firm price before letting the dealer know about your pre-approved loan to get the best deal on your purchase.

5 STAY ON BUDGET

With a set dollar amount, the urge to look at more expensive vehicles will be kept at bay. By taking the terms of the loan out of the negotiations, you can avoid extra dealer fees, unnecessary insurance, and higher interest payments associated with dealer financing.

**Contact us at ICU to begin
the pre-approval process
for an auto loan today!**



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