

# Pocket Auto Buying Checklist

## TOP FIVE Things to do Before you visit the Dealership



THE CREDIT UNION AUTO BUYING RESOURCE.

[www.cudlautoSMART.com](http://www.cudlautoSMART.com)

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• **1 Take the time** - Every minute you take to do your research is less time you will have to spend at the dealership

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• **2 Trade-in** - Use the online Value Guides so you have a good idea what it might be worth to the dealer?

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• **3 Financing** - Know your Credit Unions lending rates

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• **4 Budget** - What kind of payment are you comfortable with and how that translates to the amount of vehicle you can afford

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• **5 Appointment** - Contact the dealer before you go. A confirmed appointment with the CUDL AutoSMART Dealer Representative is always your best choice

## TOP SIX Things to do While you are At The Dealership

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• **1 Appointment** - Ask for the CUDL AutoSMART Dealer Representative you made the appointment with

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• **2 Test Drive** - Make sure you test drive the vehicle you are actually going to buy

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• **3 Options** - If the dealer is offering you optional products, make sure they have explained their value and cost

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• **4 Ask** - If you are unsure about anything, ask before it becomes an issue

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• **5 Financing** - Be sure to remind the dealer that you want to finance through your credit union to stay within your planned budget

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• **6 Read** - Make sure you read before you sign