

5 KEYS TO BUYING A CAR

There were more than 17 million brand new cars and trucks sold in 2016.

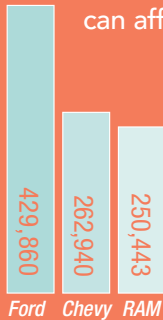
1 Get Financing with NGFCU

NGFCU has some of the lowest auto loan rates available

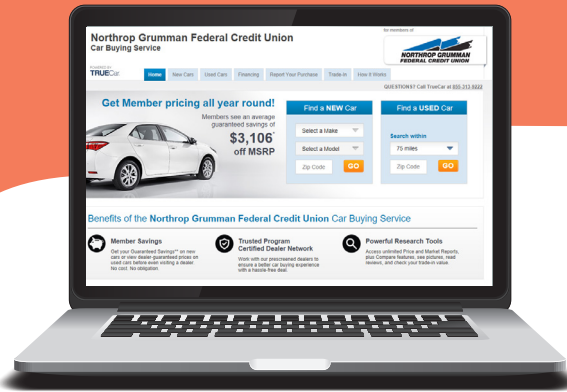
anywhere. Get pre-approved before you shop so you know exactly how much car you can afford.

FACT:
America's Top 3 Best-Selling Vehicles so far this year.
1 Ford F-Series
2 Chevrolet Silverado
3 RAM Pick Up

Source: www.goodcarbadcar.net



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1.3% Lower

FACT:
On average, credit union auto loan rates are 1.3% lower than at commercial banks.

Source: U.S. News & World Report

2 Find a Car

NGFCU wants to make sure you get a car you want at the price you deserve. We can help with TRUECar® – our car buying service, available to all NGFCU members.

3 Get Auto Insurance

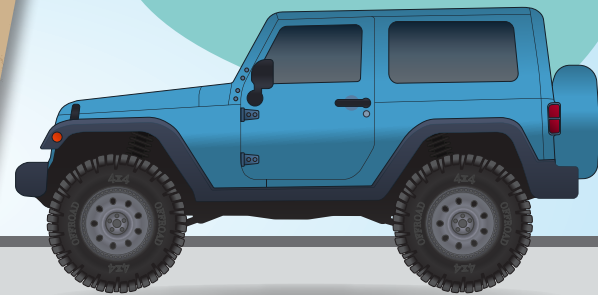
After you purchase your new or used car, make sure your investment will be covered with insurance. NGFCU members can save on the best coverage around through our partnership with TruStage®.

FACT:
Be sure to have enough insurance to cover the cost to replace your vehicle in the event of a total loss.

4 Make Sure You Are Completely Covered

Mechanical Breakdown Protection (MBP) can extend or supplement the manufacturer's warranty on your car. **GAP insurance** covers the "gaps" your regular car insurance leaves behind. Through our partnership with Allied Solutions, NGFCU can offer MBP and GAP insurance at a more affordable price than dealer plans.

FACT:
Average Yearly Cost of Car Maintenance: \$766.50
Source: AAA.com



FACT:

NGFCU has several loan payment protection plans in the event you are unable to work. Just ask us how.

5 Insure your loan with payment protection

If you lose your job, become disabled or deceased while you have your auto loan, NGFCU's **Loan Payment Protection** with CUNA Mutual, keeps you covered. We offer three levels of protection: Life Only, Life Disability, and Life/Disability/Involuntary Unemployment Insurance (IU).



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