

What to know before you go...

A checklist to give you the upper hand when shopping for a new/used vehicle.

Get Pre-Approved

- ◆ Know your rate
- ◆ Know an estimated payment amount
- ◆ Know how much you can borrow
- ◆ Get the equity of the vehicle at www.NADA.com

When buying from an individual

- ◆ Remember to figure in applicable taxes
- ◆ Get a CARFAX® report
- ◆ Get the VIN
- ◆ Name of seller
- ◆ Ask if title is free and clear
- ◆ Make sure title isn't rebuilt, salvaged or assembled



Out of State?

- ◆ Make sure Ohio taxes are added on
 - ◇ If not, taxes are due at title transfer
- ◆ Additional fees may apply

When visiting the Dealership...

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Check Prices on Additional Add-Ons

- ◆ Gap Insurance
- ◆ Extended Warranty
 - ◇ Does it follow loan or vehicle?
- ◆ Credit Life & Disability Insurance

Questions to ask at Dealerships

- ◆ Payment and Term
 - ◇ Could be low payment & a long term
- ◆ Dealership prices VS. NADA value
- ◆ Is there a document prep fee or application fee?

Dealership Financing

- ◆ Look at total amount financed including interest
- ◆ Get pre-approved at First Ohio to compare the finance charges
- ◆ Is there a pre-payment penalty
- ◆ If it is offered: take their rebate plus our low rate
- ◆ Rebates: check conditions that apply

First Ohio
Community Federal Credit Union