



## CAR SHOPPING GUIDE

Get a good deal on your car and your loan. With affordable financing options, plus access to valuable information, it's easy to see how CEFCU® members just have it better.

### HELPING YOU BORROW SMARTER

To get the best deal, consider purchase price, trade-in value, and financing — separately. With CEFCU on your side throughout the process, you can be confident you have the information needed to negotiate your best deal.

*Enjoy resources such as:*

- **A convenient loan application** at [cefcu.com/apply](https://cefcu.com/apply).
- **Phone-A-Loan** for personal service.
- **Auto-Info Hotline** at 1.309.633.3499 to request NADA values by phone for a specific used vehicle.
- **Additional Resources** on [cefcu.com](https://cefcu.com).
  - Check current rates.
  - Estimate payments using loan calculators.
  - Find NADA pricing information on new and used vehicles.
  - See side-by-side vehicle comparisons.
  - Learn with resources, articles and more.

### GET PREAPPROVED BEFORE YOU SHOP FOR YOUR VEHICLE

By visiting [cefcu.com/apply](https://cefcu.com/apply), stopping by a member center, or calling Phone-A-Loan first, you'll be able to negotiate a purchase price — not a payment price.

*With CEFCU financing, you'll receive:*

- Simple interest and low rates.
- Terms up to 66 months, based on model year; 72 months also available on some model years.\*
- Approval in just minutes.
- No hidden fees.
- Up to 100% financing available.\*

Just call Phone-A-Loan at 1.800.858.3400 or visit [cefcu.com/apply](https://cefcu.com/apply). Or, stop in a Member Center.

### CONVENIENCE AND PEACE OF MIND

As a CEFCU member, applying for your vehicle loan is **convenient**. In addition to applying at a Member Center, online, or by Phone-A-Loan, you can apply:

- At select auto dealerships. For a complete list of dealer locations, visit [cefcu.com/car](https://cefcu.com/car).

You can also choose insurance coverage designed to provide additional *peace of mind*, at an exceptional value. Choose from optional:

- **Guaranteed Asset Protection (GAP) Coverage** — GAP coverage can protect you financially if you owe more on your vehicle than it's worth. Ask a representative how you can receive a no-obligation "90-day free look."
- **Loan and Payment Protection** — This low-cost protection can help by making sure your loan payments will be made in the event you die or are disabled. Credit Life and Credit Disability Protection is rated as an "Outstanding Value" by the Consumer Federation of America.

\*Available to qualified borrowers.

Find out how you can save with CEFCU financing!  
Visit [cefcu.com/apply](https://cefcu.com/apply), call Phone-A-Loan at 1.800.858.3400, or stop by a Member Center.

**BUYING NEW? TAKE THE REBATE!**

See how choosing a rebate combined with CEFCU financing could mean a better deal — even better than 0% in many cases!

With a rebate, you actually borrow less, which can save you money over the loan term. But it's extremely important to crunch the numbers.

Your results will depend on the loan amount, terms, and how often you trade vehicles. In most situations, choosing the rebate combined with a CEFCU Loan will save you money.

**SAMPLE SAVINGS  
WITH A REBATE AND CEFCU FINANCING**

**60 Month Loan Comparison**

\$31,000 Vehicle Loan Amount	0% APR Dealer Financing	3.49% APR** CEFCU Financing
Rebate	N/A	\$5,000
Amount to Finance	\$31,000	\$26,000
Monthly Payments	\$517	\$473
Total Repayments	\$31,000	\$28,372
<b>YOU SAVE</b>	<b>—</b>	<b>\$2,628</b>

Go to [cefcu.com/rebate](http://cefcu.com/rebate) and use CEFCU's "Should I Take the Rebate?" calculator to see what's best for you. Or, call Phone-A-Loan at 1.800.858.3400.

\*\*Rate used for example only. For current rates, call Phone-A-Loan or go to [cefcu.com/car](http://cefcu.com/car).



**CEFCU**  
Not a bank. Better. ®



**SAVE ON YOUR INSURANCE TOO**

Licensed Insurance Agents made available through CEFCU Financial Services®, Inc. (CFS), a wholly-owned subsidiary of CEFCU, offer excellent values on:

- **Auto and Homeowners Insurance**  
With one call, you can receive quotes from up to four highly rated, nationally known companies! And, be sure to ask about potential discounts for good driver, good student, multi-policy, and more. Available in Illinois only.
- **Mechanical Repair Coverage (MRC)**  
Enjoy extended warranty coverage after the manufacturer's warranty expires.

Get more details or ask for your no-cost, no-obligation insurance quote today. Simply call 1.888.445.3320. Or, you can receive an online auto insurance quote from CFS, 24/7, at [cefcu.com/quote](http://cefcu.com/quote).

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