



LM Federal's Auto Center

Car Shopping? We do more than just financing!

Follow these steps to become an educated consumer:



1. Get Pre-Approved! LM Federal can finance the purchase of a new or used vehicle up to seven years old. We can also refinance vehicle loans currently with other lenders. Credit pre-approvals, 100% financing and repayment terms of up to 7 years are available. Dealer purchases may be completed with Autodraft, a pre-approved convenience check that may be used to create your loan right at the dealer.

2. Is Loan Credit Insurance Right For You? Protect your payment and credit with low-cost credit insurance through Cuna Mutual Group. Credit Life or Disability that will repay your loan if you become disabled or in the event of your death. There are no medical questions or forms to complete.



3. Research Vehicle Safety, Recall & Efficiency Information: Get vehicle safety, rollover and crash test information and see if a vehicle was included in a safety recall at the U.S. Department of Transportation's website www.safercar.gov. Also, research fuel mileage information at www.fueleconomy.gov. Stop by our office to review the Consumer Reports new and used vehicle reviews and repair ratings to determine which vehicle is best for you.

4. Research the Pricing & Values of the Vehicle(s): LM Federal provides free unlimited access to new and used vehicle pricing and values. Our Chrome Carbook service provides new vehicle cost information, including manufacturers invoice and suggested retail pricing on the base vehicle, option packages and groups and individual accessories. Chrome also provides used vehicle trade-in and retail values for autos up to 15 years old. Adjustments are provided for region, mileage and vehicle options. We also have paper value guides available for your review in the Credit Union office. Visit www.lmfcu.com for details.



5. Get a Price Quote on Extended Warranties: LM Federal has partnered with Auto Exam to bring you bumper-to-bumper extended vehicle warranty coverage on new and used vehicles (maximum 100,000 miles at purchase). Auto Exam warranty prices are typically 25% lower than traditional dealer extended warranty services. Repairs may be made at any licensed vehicle repair facility in the U.S.



6. Find Out If You Will Have A GAP: If your vehicle is totaled in an accident or stolen, you may be liable for the difference between the book value and the loan balance (the GAP). GAP protection takes care of the difference for you! LM Federal currently offers GAP at a discounted price (\$229 as of March 23, 2005). Dealers have been known to charge anything from \$400-\$700 for the same coverage! Contact an LM Federal Loan Specialist for a GAP Analysis to see if GAP protection is right for you.



7. Time For The Test Drive! Get The Best Deal When Shopping:
New Vehicles: Take the stress out of your next new vehicle purchase with the Motor Vehicle Certification Program (MVCP). With MVCP you pay a pre-negotiated discounted price on almost all new vehicles available. You may still take advantage of manufacturers incentives and rebates and you may also trade-in your existing vehicle. Contact MVCP at 800-345-0990 or visit www.mvcp.com.
Used Vehicles: Consider getting your used vehicle from Enterprise Car Sales. Enterprise provides hagggle-free buying on their certified vehicle sales. Contact Enterprise at 800-227-7253 or visit www.enterprise.com/carsales. (See step 8 before you finalize anything with the dealer.)



8. If Buying Used, Find Out More With CarFax: Carfax vehicle history reports provide the first step in protecting yourself against buying a used vehicle with costly hidden problems. CARFAX searches its nationwide database and provides a detailed vehicle history report in seconds.



9. Don't Get Played By the Dealer: Purchasing a vehicle can be a nerve wracking and difficult task. Once you are pre-approved for an auto loan, we'll give you a guide with sound advice for buying a car including great tips on negotiating, insider straight talk, and a discussion on leasing versus buying a car.