



Get a Car on Your Terms

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Do you dread shopping for a vehicle? High pressure sales tactics and lack of preparation before you hit the showroom can create stress and end up costing you a lot of money. Try these time and money-saving strategies the next time you're in the market for a new or used vehicle:

- Research the vehicles you're interested in. Consumer reports and similar online and printed publications can help you find a vehicle that is reliable and has features that are important to you.
- Once you've narrowed your selection down to one or two models, do an online search to see how much they are selling for in your area. Visit **www.doverfcu.com** for information about the free Motor Vehicle Certification Program (MVCP) that Dover Federal offers to its members, which will assist you in the buying process of your next car or truck. The MVCP eliminates the frustrations when purchasing a new or used vehicle by saving you time and money when shopping. The MVCP advisors provide an estimated trade-in value, and with MVCP, you are price protected. Contact MVCP at **800-345-0990** or **www.mvcp.com**.
- Don't let a seller create a false sense of urgency. If you are unsure about a purchase, tell them you're going to "sleep on it". There are always lots of good deals available on vehicles, so there's no hurry.
- Call your auto insurance company and get an estimated cost for insuring the vehicle you're interested in. Once you have a specific vehicle in mind, your insurer should be able to give you a firm price if you provide them with the VIN (vehicle identification number).
- If you are buying a used vehicle, obtain a vehicle title check and history report from a company such as **Carfax.com** before finalizing the purchase. You may pay a small fee for this report, but it's worth it for peace of mind.
- If you will be financing all or part of your purchase, get pre-approved for your auto loan before you go shopping. You can apply for your loan in a matter of minutes online with Dover Federal at **www.doverfcu.com**, or by calling **302-678-8000** or toll-free **888-818-3328**.