

# Buyer's Edge Blog Content

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## **Shopping Tips for Car Buyers for Memorial Day Weekend and into Summer**

### ***Consider Buying a More Fuel-Efficient Vehicle to Save Money at the Pump***

Observed each year on the last Monday of May, the Memorial Day holiday is usually a patriotic celebration in which Americans commemorate our fallen U.S. Soldiers. The Memorial Day holiday weekend typically kicks off the beginning of summer with parades, celebrations, family gatherings, and shopping (lots of shopping) as Americans anticipate summer vacations and road trips, and maybe even a new car. Car dealerships across the country will typically be bustling over Memorial Day weekend, as new car shoppers visit lots planning for summer travel, looking to upsize as their family grows, or downsize as older kids graduate and leave home.

Manufacturers join the celebratory spirit as well, and welcome the summer car-buying season with an assortment of promotional loan rates and cash back incentive offers intended to make it even easier for new car shoppers to buy the car they want. Dealers are also more willing to negotiate over Memorial Day weekend since it's the end of the month and they want to meet their sales quota.

Will you be one of those summertime car shoppers? If you'll be hitting the new car lots over Memorial Day weekend, TrueCar.com, the authority on new car pricing, trends, and forecasting, is sharing some helpful tips for consumers as they head to the dealership this Memorial Day weekend and over the summer.

### **New Car Buying Tips**

- **Consider a More Fuel-Efficient Car:** "Gas prices have been rising steadily over the past couple months," according to TrueCar Consumer Editor, Shadee Malekafzali. "It's important to think about how much you drive and consider the money you could save by choosing a more fuel-efficient vehicle," she adds. If you're planning any summertime road trips, fuel economy may become an even

## Shopping Tips for Car Buyers for Memorial Day Weekend and into Summer (Continued)

more important aspect of your car research. Find and compare fuel economy ratings at [fueleconomy.org](http://fueleconomy.org).

- **Know Your Credit Score:** Before you walk onto a dealership lot and fall in love with a shiny new car, it's important to know your credit score; otherwise, you risk the potential heartbreak of being told you don't qualify to finance your gorgeous new ride.
- **Look at Leasing Offers:** There are many attractive lease offers out there. You may even be able to use [Partner Auto Buying Program] pricing to get a better lease deal than the manufacturer's advertised lease offer.
- **Know How Much You Can Afford:** The rule of thumb when buying a new car is to put about 20 percent down, try not to borrow for more than four years (48 months), and keep your monthly payment lower than 10 percent of your income. To get an idea on what you might expect to pay, use the [Partner Auto Buying Program] which utilizes TrueCar.com data to show car buyers what other people have actually paid for a new car locally, regionally, and nationally in the past 30 days. This gives car buyers an idea what is a fair market price for a new car – [Partner Auto Buying Program] customers are provided with a fast, no-hassle car buying experience.
- **Get a Financing Quote from an Outside Bank:** Banks have eased up their auto loan approval process, approving new car buyers faster and at better rates, so new car loans are more attractive than they were last year. In fact, financing for those with less-than-prime credit ratings jumped by about 13% from 2010 to 2011. "The current environment for auto finance for those with good credit and a down payment looks encouraging in 2012," says TrueCar.com Senior Analyst Kristen Andersson. "Lenders are getting more competitive and better at evaluating the creditworthiness of consumers while still being responsible," Andersson continues. By getting a quote from one or more outside banks, you'll have a point of reference to know if the manufacturer's financing offer is competitive or not. You can save a lot of money on interest payments by securing the most competitive price available for your car loan.

## **Shopping Tips for Car Buyers for Memorial Day Weekend and into Summer** (Continued)

### **Ready to Shop?**

No matter what car you're looking to buy, you'll always want to visit [\[Partner Auto Buying Program\]](#) for your pricing research where you can learn what other people paid for the same car in your local area, so you never have to overpay for a new car again. Don't want to negotiate and want to get a great deal? With [\[Partner Auto Buying Program\]](#), consumers are provided with a "no-hassle" price from participating dealerships in your area based on the make and model of your choice.

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## **Car-Buying Made Easy – a Nine Part Series**

This series breaks down the car buying process into nine steps – with a dedicated article for each step. This will help car buyers delve into the process in a focused and methodical way. Car buying may be an art, but it helps to approach it in a scientific way.

The nine articles include:

**Article 1:** Figure out Your Price Range

**Article 2:** Research, Research, Research

**Article 3:** Test-Drive the Car You're Interested in Buying

**Article 4:** Financing

**Article 5:** Insurance

**Article 6:** How to Locate a Trusted Dealership

**Article 7:** Extended Service Contracts and Maintenance Contracts

**Article 8:** Make Sure the Car You Want is on the Dealer's Lot

**Article 9:** Negotiating a Fair Price for a New Car

If your members do their homework, and follow the steps outlined in this series, the car buying process should go very smoothly. They will walk out of the dealership with the confidence they bought the right car for the right price.

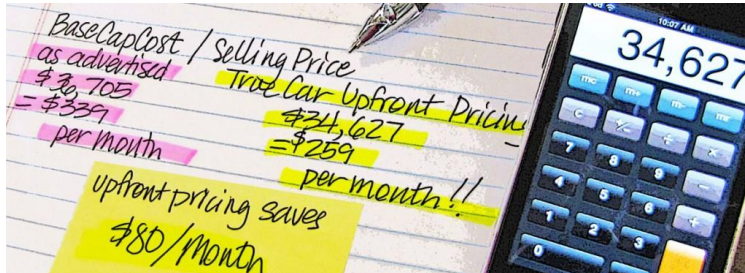
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## Step One – Figure Out Your Price Range

It's always good to have options, but with over 1500 vehicle choices on the market, according to TrueCar.com, it may be difficult to know where to start your search for a new car.

Start by determining your price range; this doesn't have to be a precise number at this early stage, but rather a range of the low to high of what you can afford to pay. Sure it's nice to look at pretty pictures of Bugattis and Lamborghinis, but you can save yourself a lot of time and keep the car buying process streamlined by focusing in on the cars you can actually afford. Plus you really don't want to fall in love with a vehicle you later find is out of your price range. You'll just end up heartbroken that you have to pick another car, or you'll be so fixated on that car that you'll end with a car that puts the squeeze on your finances.

### Monthly Payments vs. Selling Price



There's two ways to slice and dice the numbers; selling price and monthly payment. If you're looking to finance, you should look at the numbers both ways to determine what you could afford:

- **Monthly payments** – Determine a price range of what you can afford to pay monthly for a car payment (including interest built in for financing).
- **Selling price** – Determine a price range for the final out-the-door price (including fees and sales tax) you are willing to pay for a vehicle

If you're paying off the car in full, you don't need to worry about monthly payments; you just need to determine a price range that makes sense for your financial situation, i.e. it's probably not a good idea to spend your entire savings on the car. Simply put, choose a price range that will not put a financial strain on you and your family.

### Step One – Figure Out Your Price Range (continued)

If you're planning on financing, determine the maximum that you can afford to pay monthly for the car (taking into account all your other existing expenses) that doesn't put a strain on your finances. Next, determine the maximum number of months you need to pay the car off (three to five years is typical). Then when you research new car prices, you can divide the car price by your preferred loan term, and see if that number is in your price range. As for estimating financing costs, a good rule of thumb is that the car will cost about \$20 a month for every \$1,000 financed on a 60-month term (for buyers with good credit). Loan payment calculators are a good tool to help you estimate your monthly car payment including interest.

Keep in mind that a down payment will help go toward lowering your monthly payment – 20% of the selling price is recommended.

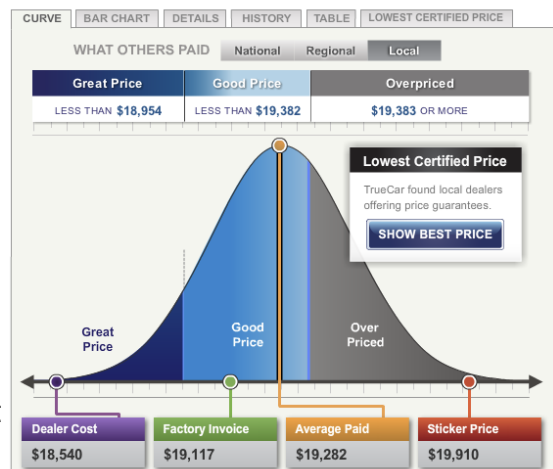


2011 Ford Fiesta

STYLE: 4dr Sedan SEL

### Find Out What Others Paid

Now as most people know, the Manufacturer's Suggested Retail Price (MSRP) on most vehicles (unless they are rare or in very high demand) is possible to negotiate. To get a more precise idea of what that car costs, use the [INSERT PARTNER NAME AND AUTO BUYING PROGRAM], which uses TrueCar.com data to show you what other people actually paid for a particular vehicle by make and model and down to the options. This will show you the going market price for that vehicle and what you can reasonably expect to negotiate down from the MSRP, which will be helpful in determining the affordability of the vehicle.



**Step One – Figure Out Your Price Range (continued)****Add a Buffer for Your Monthly Insurance Costs**

If you've never purchased a new car, you should know that you will want to keep a buffer of \$100-\$200 for monthly insurance fees (possibly more depending on your driving record). There are actually several factors that go into determining your insurance rate (age, gender, state you live in, driving record, vehicle make/model/year) that can cause your monthly rates to be higher. As a rule of thumb, the higher the purchase price of the car, if it's a popularly stolen car, or if it's a high-performance or rare model, the higher the car will cost to insure.

**Add a Buffer for Fuel Costs**

Gas prices can be a huge cost of operating a vehicle. Estimate how many miles you drive a year and look at national fuel averages to estimate the annual fuel cost. You can divide the number by 12 to see how much that would cost you monthly. Gas prices are always fluctuating, and if you're concerned about this cost, you may want to err on the side of a more fuel-efficient vehicle.

**Don't Negotiate off Monthly Payment Price**

Jumping ahead to Step Nine of the car buying process for a second here; when you negotiate your purchase price at the dealership, we strongly suggest you negotiate off of the selling price and not off monthly payments. Think about it this way: if you negotiate off of monthly payment alone, the salesperson could present you with a very luring, more expensive car or more expensive trim of the car you came in wanting to buy. The salesperson could tell you that the vehicle actually fits your affordable monthly payment range. The catch is that you will be paying that car off for much longer than you intended.

Want to learn more about the car buying process? Stay tuned for Step Two of the Car Buying Series, where we discuss the importance of researching everything from vehicle type and safety and reliability ratings, to the car's features, trim levels and options.



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# How to Buy a New Car

## Introduction

If you have purchased a new car more than once in your lifetime, then you are probably aware that no two car buying experiences are created equally. In fact, even if you and your neighbor purchased the same exact vehicle (configured exactly the same way), from the same dealership and the same salesperson, even on the same day - you are going to have a different experience, and very likely, a different purchase price.

It is safe to say that everyone loves getting a new car, but many people do not enjoy the car buying process. The car buying process requires extensive research and knowledge, and can be complicated and confusing to maneuver, but the more informed the consumer, the better the car buying experience will be.

(continued next page)

## Car Buying Guide

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## 10 Expert Tips for Saving Money on Gas

From learning to drive smarter to knowing how to find new car deals on the most fuel efficient vehicles, the following tips represent the best ways to save big money on gasoline during these challenging economic times.

- 1.) **Drive Wisely:** Aggressive driving has an impact on how much fuel you consume. When driving, pay attention to pushing the accelerator fast or braking quickly. According to the Environmental Protection Agency (EPA), aggressive driving can lower your gas mileage by 33 percent on the highway and five percent around town. It's better to accelerate and brake smoothly.
- 2.) **Slow Down:** Most vehicles get the most amount of fuel efficiency when driving between 45 and 55 miles per hour. The Department of Energy (DOE) figures that for every five miles you drive going in excess of 60 mph, you could lose somewhere between seven to 23 percent of fuel efficiency. According to AAA, if your average commute includes 20 miles of highway time and you drive at 60 mph instead of 70 mph, you'll save approximately 1.3 gallons of gas in a five-day work week.
- 3.) **Keep Your Tires Inflated:** Having the incorrect amount of pressure in your tires causes you to consume more fuel when driving and creates more wear on your tire tread. This won't save you much fuel but its important for safety reasons too.
- 4.) **Reduce Idling:** If you're at a railroad crossing, at a long traffic light, or even waiting to pick someone up, turn off your engine. Idling wastes more gas than turning off your engine and restarting it.

## 10 Expert Tips for Saving Money on Gas (*continued*)

5.) **Reduce Weight In Your Vehicle:** It's time to empty out that trunk and keep only the necessary items as weight affects the fuel economy of your vehicle. Every extra 100 pounds in your vehicle reduces your MPG by two percent.

6.) **Regular Maintenance:** Follow your owner's manual when it comes to regular maintenance. A vehicle that's had its oil changed (along with a new, clean air filter) and tune-up will burn less fuel.

7.) **Shop for Gas:** Web sites like GasBuddy.com and certain GPS devices can help you search for the lowest gas price based on where you live or your current location. Additionally, this can prevent you from burning more fuel while looking for cheaper gas. You can even track how much money you've spent on gas, your miles driven, and view your trends at FuelFrog.

8.) **Use Premium Fuel Only When Needed:** Often, using regular unleaded fuel won't hurt your vehicle even if the vehicle requires premium unleaded fuel. Unless your engine starts to knock or ping when using a lower-grade fuel, it is safe to use regular instead of premium. For more see "Five Facts of Using Premium vs. Regular Gas."

9.) **Carpool:** If you share a ride with just one person, you're cutting your fuel bill in half and you're helping the environment. Use sites like eRideShare and Carpool World to help you find your next rideshare/carpool buddy.

10.) **Buy a Fuel-Efficient Car:** Buying a fuel-efficient car can help ease some of the burden of higher fuel prices. If you're buying a new car, consider a subcompact or compact car that averages 30 mpg combined or better. Or consider a hybrid or diesel vehicle. Keep in mind that some hybrids, such as the Toyota Prius, have a price premium compared to their gasoline-powered counterpart and might not make financial sense.



## What are These Fees for Fuel Charges, Accessories, Extended Warranties, and Administration? What You Should Expect to Pay.



Up until now, we've focused on fees that are easily defined and often regulated from state to state. But, there are a few add-ons that can cause a new car shopper to wonder if they're legitimate or just another way for the dealership to pad their sales. What about those other items — like fuel charges, dealer installed accessories, extended warranties and service contracts, and administration fees — on the final sales sheet that might not seem quite so easy to explain?

### Fuel Charges

Most new cars typically have fuel in the tank when they're delivered to the dealership, so dealers frequently have to pay for this on their invoice. Unlike other new car shopping websites, TrueCar includes this fee in the Factory Invoice. It should also be displayed as a line on the dealer's factory invoice for the car as well. Pay it and be glad you don't have to stop on the way home to get gas: Most dealers will send you off with a full tank, which can add up to a pretty penny these days.

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CHRYSLER GROUP LLC INVOICE				
1008-A	BOOK IMAGE	VEHICLE ID NUMBER	INVOICE NO.	INVOICE DT.
JEFFERSON	35	1-8000000000000000	10-SEC-1809008	06/09/11
SELP	TRUCK		2011 KEY	ML914
TO:	TRUCK		2011 KEY	4965
TO:	TRUCK		4012-01-5809	
PAID FOR BY: SECRET DEAL			SHIPPING WT.	4824
CREDIT SALE			SAB RP	34.3
XX CASH SALE			DU-211000-00	
BOOK & EQUIP.	DESCRIPTION	FACTORY	WHOLESALE PRICE	
W0574	JEEP GRAND CHEROKEE OVERLAND 4x4	39,974.00		
W1	Stone White clear Coat Paint	NO CHARGE		
GL9	Pm Leather-Trim Seats w/8Spe Piping	NO CHARGE		
ADG	Advanced Warn & Adaptive Cruise cntrl	1,153.00		
TAJ	3-Speed Automatic Transmission	NO CHARGE		
SKB	3.6L V6 24-Valve VVT Engine	NO CHARGE		
WAS	50 State Emissions	NO CHARGE		
RHR	Media Center 7308 CD/DVD/MP3/HDD/NAV	414.00		
KX1	Flex Fuel Vehicle	NO CHARGE		
W02	7.5 Additional Gallons of Gas	39.00		
2TP	Overland Package	NO CHARGE		
26P	Overland w/3.6L V6 Engine Package	825.00		
413	DESTINATION CHARGE			
	H0132200			
	MDN # 060810			
	EP 40160			
	PP 41848			
NEEP RETAIL TOTAL 44,880.00		TOTAL 42,195.00	ORIGINAL INVOICE	
THIS VEHICLE IS MANUFACTURED BY NEEP SPECIFIC UNITED STATES MANUFACTURING		THIS VEHICLE IS NOT MANUFACTURED FOR SALE OR REGISTRATION OUTSIDE THE UNITED STATES		
		PAINT SEAL \$30.00		
		\$42225.-		

Continued....

**What are These Fees for Fuel Charges, Accessories, Extended Warranties, and Administration? What You Should Expect to Pay. (continued)****Dealer-Installed Accessories**

These are the charges for options installed by the dealer after the car was delivered to the dealership, such as fancy chrome wheels, an upgraded alarm or Lo-Jack, or even protective fabric coatings, rustproof sealants, or invisible paint films. They will usually be identified on a separate tag next to the window sticker. These items do not have to be approved by the manufacturer, and may not carry the same warranty as products offered from the factory.

If these add-ons are not options you want on your car, be prepared to walk away from the deal, especially if it means saving a significant amount of time or money. You may be able to find a similar vehicle at another dealership without those dealer-installed options. Sometimes you can save money and do it yourself, such as spraying your own can of ScotchGuard onto your fabric seats; on the other hand, sometimes these options may add real value, such as invisible protective films to prevent an expensive tri-coat paint job against rock chips and dings.

**Extended Warranties**

First off: "Extended Warranty" is technically an incorrect term. In reality, these are "Extended Service Contracts" because they operate more like insurance policies, and are regulated as such; they are not product warranties as defined by law.

With that detail out of the way, many think "extended warranties" are expensive and not really worth the extra money because today's new cars already come with longer and more comprehensive warranties. (Bumper-to-bumper warranties can often exceed five years and 50,000 miles now, though Hyundai and Kia offer 10-year/100,000-mile powertrain warranties. Many manufacturers now even include complimentary roadside assistance along with their factory warranty.

WARRANTY/ GAP

WARRANTY/ GAP	1045.00
	N/A
TOTAL PRICE OF UNIT (CASH PRICE)	39565.00
NET ALLOWANCE ON TRADE	-14134.53
UNPAID BALANCE OF CASH PRICE	54754.53
	N/A
<b>FEE AND SERVICES</b>	<b>589.00</b>
SALES TAX (AT 6.00 %)	69.24
EMI INSPECTION FEE	N/A
TITLE FEE	19.00
GEORGIA WARRANTY ACT	3.00
LUXURY TAX	N/A
TOTAL AMOUNT DUE	55434.77
PARTIAL PAYMENT	N/A
CASH ON DELIVERY	10000.00
BALANCE DUE	45434.77

by purchaser and is accepted in its present condition. Purchaser further  
id that no other agreement, promise or understanding of any kind pertaining

**What are These Fees for Fuel Charges, Accessories, Extended Warranties, and Administration? What You Should Expect to Pay.** (continued)

However, Extended Service Contracts (particularly those offered by the OEM) often provide incremental coverage, such as rental car reimbursement, that some warranties do not offer. Also, they're usually priced to act as an extension of the vehicle's warranty, so that (assuming equal quality and cost of repair) a six-year/100,000-mile extended service contract (ESC) on a vehicle with a five-year/60,000-mile warranty would have a lower price than the same six-year/100,000-mile ESC on a vehicle with a three-year/36,000-mile warranty because the service contract doesn't have to pay out on that repair within the warranty period...that cost is absorbed by the manufacturer. Owners are not charged for a repair on a vehicle that occurs during a warranty period as that would be charged to the vehicle's warranty account, so the extended service policy kicks in for repairs after the original vehicle warranty expires.

If you're the kind of person who keeps your new cars for a long time, an extended warranty can turn out to be a good investment down the road — if and when your car needs major repairs. Many ESC's can also be cancelled for a pro-rated refund (putting money in your pocket), or can be transferred to another owner (which can help increase your used vehicle selling price). Some ESC's even offer a full refund if no claim is ever made for rental coverage, repair, or travel assistance. So be sure to do your research to make the best decision to suit your needs.

**Service Contracts**

Here's another correction: "Service Contracts" should be more properly referred to as "Maintenance Contracts and Road Hazard Contracts." Maintenance contracts are a way to pay in advance for the expected — and unexpected — maintenance your vehicle may require over a certain period of time. However, keep in mind that as vehicles are better engineered, regular maintenance may be necessary less frequently —in fact many new cars only need an oil change every 7,500 to 15,000 miles, or a tune-up every 100,000 miles (which is the norm today). Some contracts will cover such minor maintenance as windshield wipers and regular oil changes and filters, or even such major maintenance as brakes and rotors. However, you've got to ensure the price of buying such coverage will be less than the cost of regular maintenance or you're losing money. If you drive a heavy vehicle in a congested city area or on mountainous roads, you might go through brakes more frequently than the average consumer, so this could be valuable. On the other hand, even if

**What are These Fees for Fuel Charges, Accessories, Extended Warranties, and Administration? What You Should Expect to Pay.** (continued)

you replace them every year, windshield wipers are still cheap; so evaluate your repair history to help you identify whether you might require more than basic maintenance.

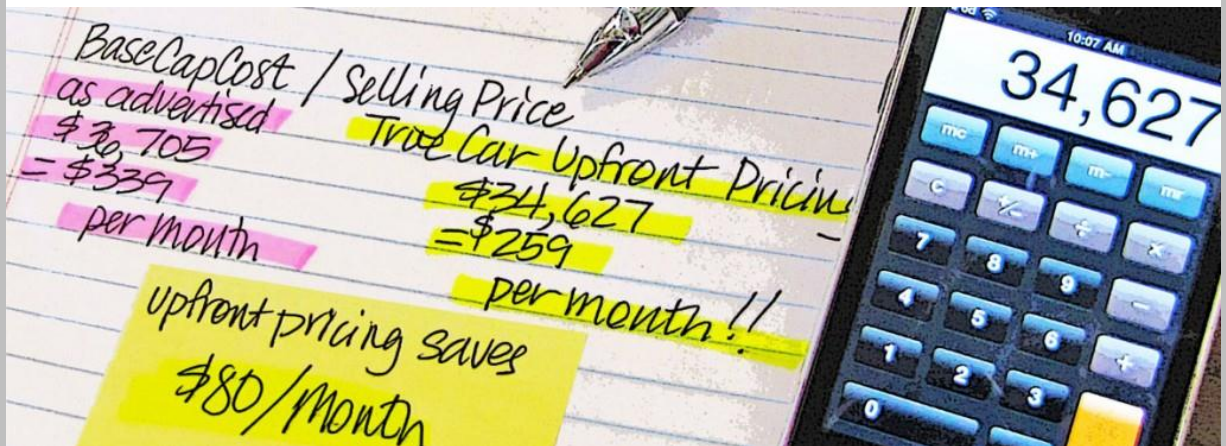
Consider these types of contracts to be like insurance policies...investigate what level of coverage you need and the price of the policy (accountants call this "cost-benefit analysis"), to help you decide whether it is worth it or not. Also factor in the fact that, most of the time, you can transfer a maintenance contract to a second owner, so they get the benefit of additional coverage after the purchase, which means you can sell the car for more money. OR, if you cancel it, you may get a prorated refund (particularly if there was no claim against it, in which case you might even get a full refund).

**Administration or Acquisition Fees**

While most of the fees on a sales contract are similar regardless of whether you're buying or leasing a car, there are some fees unique to the leasing process. One of them is an acquisition fee: This fee is charged by a lessor to begin a lease, and is also sometimes called a bank fee, administration fee, assignment fee, or initiation fee. Some states regulate these fees, some do not, so they can vary from dealership to dealership and state to state. Leasing Admin/Acquisition fees start at about \$300, are seldom negotiable, and may not even be disclosed in the lease contract.

If you discover an unusual administration fee during the course of a regular new car purchase, you have a right to question it: If the dealer can show it as a line item on the factory invoice (the same way destination fees or regional ad fees are identified), then it is not a negotiable fee. If it's just something tacked on to the sales contract, and the salesperson cannot explain it to your satisfaction, ask to have it removed.

## Leasing Tips: How to Get the Lowest Lease Payment



Leasing is a great way to get more car for your money, especially if you drive less than 15,000 miles per year and looking for a new car every few years.

How do you make sure that you get the lowest lease payment possible? Most attractive lease deals are subsidized by the manufacturers. Similar to how manufacturers spend money on customer cash rebates and low APR finance programs, they also offer lease specials to help them move metal.

Manufacturers typically subsidize two main components that make up the lease payment: they inflate the residual value of the vehicle (which results in lower depreciation and lower payments) and/or they lower the money factor (which is basically the interest you pay).

However, most consumers do not realize that there is still a "Selling Price" even when you lease a vehicle. In other words, the fact that you are leasing doesn't make a difference from the dealer's perspective since they still sell the car for a specific price—in this case to the leasing company through you.

Most advertised special lease deals assume a certain selling price that includes a certain amount of profit to the dealer. Below is an example of an actual lease special from Mercedes-Benz to help illustrate how you can use TrueCar.com's Certified Upfront Pricing to get an even better deal:



**Leasing Tips: How to Get the Lowest Lease Payment (continued)**

As of November 10, Mercedes-Benz is offering an attractive lease special for their 2011 C-Class model. Here is how the offer details break down:

- »2011 Mercedes-Benz C-Class 4 dr Sedan 3.0L Sport RWD
- »\$339/month lease, for 27 months, 22,500 total miles allowed
- »MSRP: \$38,350 (including Premium 1 Package and 7-Speed Automatic Transmission)
- »Selling Price (also called Base Cap Cost): \$36,705
- »Due At Signing: \$3,379 (\$2,245 down payment, \$795 acquisition fee, and \$339 first month's payment)
- »Purchase option at the end of the lease (residual value): \$27,229

This is an attractive offer at \$339 per month. But wait! If you just simply walk-in to take advantage of this offer, you are actually leaving a lot of money on the table. Here is what happens if you use TrueCar.com's Certified Upfront Pricing for this lease special instead:

Your selling price through a trusted TrueCar.com dealer in Southern California is \$34,627. This is **\$2,078** lower than what was offered in the lease special example from Mercedes-Benz. If we plug this lower selling price into the lease special (all other numbers remaining the same) the \$339/month lease payment now becomes \$259/month! By using TrueCar.com's Certified Upfront Pricing, you just saved \$80/month.

Even if you used TrueCar.com's Average Paid price of \$35,414, the monthly payment is \$290, a savings of \$49 per month.

We at TrueCar.com are currently working on integrating leasing into our pricing reports over the next few months. In the meantime, you can still take advantage of our industry leading price tool to get amazing lease deals. All you need to do is mention to your dealer that you'd like to take advantage of the lease special and that you will like the upfront price quote you got at TrueCar.com to appear as the selling price in your lease contract. That's it.

Continued...

**Leasing Tips: How to Get the Lowest Lease Payment (continued)****SAMPLE LEASE DETAILS**

Car A: **\$339/mo** for 27 month lease

<b>\$339</b>	<b>First month payment</b>
<b>\$2,245</b>	<b>Capitalized cost reduction</b>
<b>\$795</b>	<b>Acquisition fee</b>
<b>\$3,379</b>	<b>Total cash due at signing</b>

## What to Do After an Automobile Accident?



The National Highway Safety Transportation Association (NHTSA) reported more than 5.419 million accidents in 2010, of which more than 1.546 million involved injuries and 30,000 resulted in fatalities. According to the National Safety Council, one in every eight drivers will be involved in a motor vehicle accident this year.

It doesn't matter if the car is one year old or ten years old, nobody wants to see their car damaged in a wreck. Car crashes are really not the kind of thing you can be prepared for, which is why they're called "accidents." However, if you know how to respond, you might be slightly less stressed in the moments after a surprise impact.

### **First of All, Remain *Calm* and Stay *Safe*.**

We know: that's much easier said than done when you're covered in spilled coffee or your radiator is spewing fluid all over the ground, but the most important thing you can do is remain calm. Turn on your hazard lights. You will have to decide whether you need to get out of moving traffic to reduce any additional danger or leave the car where it is to make a more accurate report. If you are near the side of the highway and feel you may create a safety risk if you remain in traffic, you may want to get out of the way; however, if you're on a busy highway or on a residential road, it might be better to leave the situation as it is until the authorities arrive. (In some states it may be against the law to move the vehicle from the place where the accident occurred. Be sure you know the laws in your area.)

Continued...

**What to Do After an Automobile Accident? (continued)**

Turn off your engine, check for injuries, and then call 911; they will need to know your exact location and whether they need to send an ambulance. If you are trained in first aid, you may offer assistance. Just remember to never move someone who is badly hurt, unless you believe that moving them might prevent further injuries, such as in the case of fire.

If you are able to, and it is safe to get out and move around the car, you may want to set up orange cones, warning triangles, or emergency flares around the crash site. NEVER leave the scene of an accident unless a medical emergency requires you to do so.

**Exchange Important Information and Take Photos**

After the police have been called, and after everyone needing first aid (if there were any injuries) has been cared for, exchange contact and insurance information with the other parties involved. For each vehicle involved in the car accident, you need to ensure you have the first and last name and phone number of the driver; driver license number (check to ensure it is valid); information relating to their insurance carrier, phone number, and insurance policy number (check to ensure their coverage is current); as well as the make, model, year, and license plate of the vehicle they were driving. Don't forget to get names and phone numbers of each person in each vehicle, and any witnesses who saw what happened. Make note of the date, time, and weather conditions.

Take pictures! You can use the camera function of your cellphone to grab shots of each driver's insurance card and driver license, but make sure the photos are in focus before returning the documents. USAA Fraud Protection suggests you snap pictures of and around the car accident scene before vehicles are moved, being certain to get photos of the damaged vehicles, their license plates, drivers/passengers, and any skid marks or identifying road signs that are important. You might even want to draw a diagram to help you remember how the accident occurred. (It may seem as if these images are burned into your brain, but you'll be surprised how easy it is to forget details in the days and weeks after the accident.) You'll need these records to help you with reports and any conversations that may follow with the insurance companies. It might be helpful to print a few

**What to Do After an Automobile Accident?** (continued)

copies of this [Auto Accident Information form](#) from Certified First to keep in your glovebox so you'll have it if you need it.

**Report the Incident**

When the police arrive, help them fill out their own report. Be as accurate and truthful as possible, providing as much detail as you can remember about the incident. Do not discuss fault or make statements about the accident to anyone but the police. Be polite and courteous; you might be upset, but don't blame or argue with the other people on the scene. You'll also need to get a copy of the police report for your insurance, or in case you need to file any additional forms with your state's department of motor vehicles. In some states, your driving privilege may be suspended if you do not complete a Report of Traffic Accident within the proper amount of time.

Call your insurance agent to make your own accident report. Even if the other driver accepts responsibility and promises to pay, it's extremely important to notify your own insurance company as soon as possible so they have a record of all these important details; after all, the other party could change his mind.

Schedule an appointment to visit your doctor. You may not feel any pain at the time of the accident, but it's best to visit your physician or chiropractor to check for any possible injuries that you may not be aware of.

**Think It Might Be A Total Loss? Time to Shop For a New Car!**

Your insurance company will require an evaluation of the damage to your vehicle to begin estimating the cost of repairs. If the cost of repairs is greater than a certain percentage of the vehicle's actual cash value (different insurance companies have different formulas), the insurance company may choose to declare the car a total loss, and write you a check instead.

Curious to know what your car's value might be? Search for its value using [clearbook.com](#): ClearBook analyzes millions of used-car listings and sales transactions to determine your used car's trade-in and expected selling price.

## **DMV Fees on New Cars – What You Should Expect to Pay**



Did you know that when you buy a new car, the dealer will arrange for your state Department of Motor Vehicle (DMV) fees? This includes securing your title (your proof of ownership) and registration documents, including requesting your license plate and getting you temporary tags. The fee you pay the dealer for the title and registration goes straight to your state and does not get collected by the dealer, so it saves you a trip to the always-pleasant DMV.

To prepare yourself and your finances to pay this fee, consult your local DMV as these fees vary from state to state and are collected in inconsistent ways.

### **How to Use [Insert Auto Buying Program] to Get a Great Deal on Your New Car**

Being knowledgeable about the car(s) you're interested in purchasing puts you in a much better position to negotiate the final price of a new car when you're at the dealership. [insert Auto Buying Program] is your best tool for determining what is a fair market price for your car, because [Auto Buying Program] shows you what other people actually paid for a new car in your local area in the last 30 days. And, if you don't want to haggle on the price, but want the piece of mind of knowing you got a fair deal, [insert Auto Buying Program] will show you upfront price quotes from [insert Auto Buying Program] Certified Dealers in your area, allowing you to lock in competitive price quote on a new car, while you're online.

This article can be used in electronic or print media (newsletters, blogs, emails, publications, etc.) without restriction. Ability to customize with partner program names and links.

## **Cars that Dads Love**

If you want to buy Dad the ultimate gift that keeps on giving this Father's Day, maybe you should consider buying him a new car [LINK TO PARTNER AUTO BUYING PROGRAM]. Is his current car looking more and more like a jalopy every day? Is he ready for that retirement convertible? Did he just become a dad, and need to exchange his two-seat roadster for a seven-seat SUV or minivan? Whatever the reason may be, it might be the right time to get dear old Dad a new set of wheels.

### **Which Car to Buy for Dad?**

According to 2011 sales results sorted by gender, men seemed to favor flashy sports cars and big, brawny trucks, so we put together a list of the top ten cars with the highest percentage of male buyers to give you some ideas when shopping for dad this Father's Day.

1. Porsche 911 – every man's fantasy in vehicle form, the Porsche 911 is truly an icon. The 2012 Porsche 911 comes equipped with a 3.6-liter, six-cylinder engine that produces 345 horsepower, reaching 0-60 mph in 4.5 seconds. Fuel economy is estimated at 18 mpg city/ 25 mpg hwy. Just don't go broke buying Dad his dream car when for the same price you can buy a home in some areas of the country.
2. GMC Sierra 1500 – with strong working-class roots, the GMC Sierra 1500 is still favored for work, and has enough variety and versatility in cab styles, options, and features to moonlight as a family car. There are four engine options, two transmission choices, and an even wider array of bed sizes, wheelbases, entertainment, towing, comfort, and convenience options. The GMC Sierra 1500 comes standard with a 4.3-liter, six-cylinder engine and can generate 195 horsepower, starting at an MSRP of \$21,307.

**Cars that Dads Love** (Continued)

3. Ford F-150 – Currently the best-selling model in 2012, the F-150 is big, powerful, and versatile featuring multiple cab styles, four engine choices, and several trims to choose from. The wide range in starting prices (MSRP ranges from \$21,919 up to \$47,058) shows there are many shades to America's best selling truck. The Ford F-150 comes standard with a 3.7-liter, six-cylinder engine that generates 302 horsepower.
4. Chevrolet Corvette – The word value may not immediately pop into mind when thinking about the Chevrolet Corvette, but it is if you're shopping for a high-performance sports car—the base Chevrolet Corvette starts at \$45,136 MSRP. Sure MSRP goes all the way up to \$104,346, but the base Corvette still comes equipped with a 6.2-liter, eight-cylinder engine and can produce 430 horsepower, beating even the 911 from 0 to 60 in 4.4 seconds, a hair faster and a whole lot cheaper.
5. Chevrolet Silverado – Another top sales performer in the U.S., is the mighty Chevrolet Silverado full-size pickup truck. Along with its competitors, the 2012 Chevrolet Silverado is versatile and offers varying options for a broad audience. The Chevrolet Silverado comes standard with a 4.3-liter, six-cylinder engine that can produce 195 horsepower. The Chevy Silverado starts at \$21,307 MSRP.

*Continued...*



## Cars that Dads Love (Continued)

### Top 10 Cars Men Buy

Rank	Make/Model	Percent Male	MSRP	Average Paid <sup>i</sup>	\$ Discount	% Discount
1	Porsche 911	88.2%	\$97,350	\$96,298	\$1,052	1.1%
2	GMC Sierra 1500	87.5%	\$32,965	\$30,205	\$2,760	8.4%
3	Ford F-150	87.0%	\$34,970	\$30,508	\$4,462	12.8%
4	Chevrolet Corvette	86.9%	\$69,265	\$63,518	\$5,747	8.3%
5	Chevrolet Silverado	86.4%	\$34,170	\$31,528	\$2,642	7.7%
6	BMW M3	85.1%	\$62,295	\$60,835	\$1,460	2.3%
7	Audi S4	84.7%	\$49,575	\$48,245	\$1,330	2.7%
8	Audi A8	84.4%	\$79,625	\$75,525	\$4,100	5.1%
9	Cadillac Escalade EXT	84.3%	\$68,245	\$66,794	\$1,451	2.1%
10	Toyota Tundra	84.1%	\$33,190	\$29,294	\$3,896	11.7%

<sup>i</sup> Average savings off of MSRP based on user-configured new vehicles. Your actual savings may vary based on multiple factors including the vehicle you select, region, dealer, and applicable manufacturer incentives. MSRP is determined by the manufacturer, and may not reflect the price at which vehicles are generally sold in the dealer's trade area as not all vehicles are sold at MSRP. Each dealer sets its own pricing. Your actual purchase price is negotiated between you and the dealer.

### Ready to Buy a New Car?

If you're ready to buy a new car, be sure to visit the [INSERT PARTNER AUTO BUYING PROGRAM NAME] where you can not only research information about the car you want to buy, but you can also see what others paid for the same car in your area and get your Estimated Member Savings and Pricing.\*

*\*Estimated Price and Savings currently not available in CO, KS, LA, MD, OK, OR, TX, VA and WA. In these states a "Target Price" is presented, which is not an advertised price, but an example of what you can reasonably expect to pay.*

This article can be used in electronic or print media (newsletters, blogs, emails, publications, etc.) without restriction. Ability to customize with partner program names and links.

## **Car-Buying Made Easy – a Nine-Part Series**

This series breaks down the car buying process into nine steps – with a dedicated article for each step. This will help car buyers delve into the process in a focused and methodical way. Car buying may be an art, but it helps to approach it in a scientific way.

The nine articles include:

**Article 1:** Figure out Your Price Range

**Article 2:** Figure out What Car You Want to Buy – Featured this month

**Article 3:** Test-Drive the Car You're Interested in Buying

**Article 4:** Financing

**Article 5:** Insurance

**Article 6:** How to Locate a Trusted Dealership

**Article 7:** Extended Service Contracts and Maintenance Contracts

**Article 8:** Make Sure the Car You Want is on the Dealer's Lot

**Article 9:** Negotiating a Fair Price for a New Car

If your members do their homework, and follow the steps outlined in this series, the car buying process should go very smoothly. They will walk out of the dealership with the confidence they bought the right car for the right price.

*(Article 2 starts on next page)*

## Step Two – Figure out What Car You Want to Buy



Welcome to Car Buying Made Easy—A nine-step plan designed to help make your next car purchase simpler, faster and more satisfying.

In Step 1, we helped you figure out your price range from selling price to monthly payments. And now that you have a good idea of how much you're planning to spend, you're ready for Step 2: Figure out What Car You Want to Buy.

It's all about research, research, and more research. Doing the homework and knowing everything about the car you are interested in purchasing is a must. You will determine the type of vehicle best suited for you and your family; research the vehicle's safety and reliability ratings; determine what safety, performance and technology features are important to you; and research trim levels, packages, and options.

Knowledge truly is power, and since a vehicle is the second biggest purchase most people make in their lifetimes (purchasing a home being the first), it literally pays to be informed. We suggest you start your research online. There is a vast amount of useful and reliable new car product and pricing information available at your fingertips; according to the 2010/2011 *Cars Online* study from Capgemini, 94% of consumers use the web to research and purchase cars. The days of relying solely on your local car salesman for all the vehicle product information are long gone. Because of the Web, by the time you arrive at the dealership you have the ability to know everything, if not more, than the salespeople know about the vehicles they're showing you. An informed car buyer who knows what they want saves valuable time for themselves and the car salesperson.

**Step Two – Figure out What Car You Want to Buy (continued)**

Reputable sites to research cars include: ConsumerReports.org, Yahoo! Autos, AOL Autos, US News & World Report Rankings, TrueCar.com, MotorTrend.com, Edmunds.com, and KBB.com, as well as the individual manufacturers' websites. These sites will provide you with everything you need to know about the car you are interested in purchasing, including engine information, horsepower, torque, fuel economy, safety features, technology features, headroom, leg space, cargo capacity, and many more vital specifications about the vehicle.

**WHAT TYPE OF VEHICLE DO YOU WANT TO BUY?**

We suggest you start your search broadly and narrow in. First, determine what *type* of vehicle you want to buy, as this will help you narrow down your choices even further. Are you looking for a car? Is it a sedan, a coupe, or hatchback? Is it a compact or convertible? Is it a sports car with only two seats? Or maybe it's not a car at all. Are you looking for a truck? Or is it an SUV? Is a minivan suited to your needs?

Now that you have figured out your price range and type of vehicle you are interested in buying, you can use tools such as the Car Finder that allow you to see which vehicles are available in your price range, by car type and model year, helping you hone in on just a few vehicle choices. With this particular tool, most manufacturer incentives (special offers) are already reflected in prices being shown.

**MANUFACTURER INCENTIVES**

Carmakers routinely make special offers to entice car buyers to come to the dealership and purchase a car. Usually the offer pertains to select models, other times the offer is across the brand or manufacturer vehicle line.

The most typical incentive offers from car manufacturers include customer cash back, low APR, or lease offers. Some manufacturers also offer special incentives for retired and active duty members of the military and for recent college graduates. Once you have targeted a handful of vehicles, you can research the vehicle's safety and reliability ratings—explore the vehicle's features, and know what trim levels, packages, and options are available on each of those vehicles.

**Step Two – Figure out What Car You Want to Buy (continued)****CHECK THE VEHICLE'S SAFETY AND RELIABILITY RATINGS**

Find out how the vehicle you are interested in purchasing fared in crash test ratings and reliability ratings. The Insurance Institute for Highway Safety (IIHS) conducts crash tests to determine how well a vehicle protects its passengers, and creates safety ratings. You should also check the National Highway Traffic and Safety Administration (NHTSA) site for their 5-Star Safety Ratings, which measure and provide information on a vehicle's ability to provide crash protection and rollover safety. These 5-Star crash ratings can also be found on the car's Monroney label (window sticker) at the dealership lot.

Reliability ratings are also important to consult because they are an indicator of what you may end up spending on repairs. *Consumer Reports* surveys 1.3 million car owners each year, and their team of experts uses the findings to predict the reliability of new cars (subscription required). JD Power also provides vehicle reliability ratings on new cars by measuring problems experienced in the past 12 months by original owners of three-year-old vehicles.

**KNOW WHAT FEATURES YOU WANT**

When it comes to features, some people think more is better, but it does not make sense to pay for features you do not really need or will not end up using. There are several different "families" of features:

- **Performance Features** – Engine, horsepower, torque, AWD, sport mode, fuel economy, etc.
- **Technology Features** – Infotainment features such as Bluetooth and iPod connectivity
- **Safety Features** – Rearview camera, blind-spot monitoring, airbags, emergency assist
- **Convenience/Luxury Features** – Power windows, lumbar support, dual climate control, etc.

Determine your "must-have" features (that you cannot do without), your "good-to-have" features (that you would like to have but which are not mandatory), and your "can-do-without" features (that you definitely do not need). As your research gets more and more focused and you narrow down your car choices, you should continue to build your list.

**Step Two – Figure out What Car You Want to Buy (continued)**

For example:

- ✓ **Must-haves** – Seating for seven, towing capability, all-wheel-drive, power windows and power seats, over 30 mpg combined city/highway, ten airbags, etc.
- ✓ **Good-to-haves** – Satellite radio, sunroof, leather seats, folding rear seats, big cargo space, etc.
- ✓ **Can-do-withouts** – Rear windshield wiper, 18-inch alloy wheels, front seat memory, etc.

**KNOW TRIM LEVELS, PACKAGES AND OPTIONS**

New cars are configured in so many different ways these days; all the options can be overwhelming. For instance, the Fiat 500 can be configured in 500,000 different ways. Combat this by knowing what you want and staying informed. Since you have already compiled a list of your must-have features, good-to-have features and can-do-without features, when you look at which trim levels, packages and options are available on the car you are interested in purchasing, you can more easily determine what is worth your money. For example, if you look at a particular package on a car you are interested in buying, and six of the seven features listed are on your must-have list, then you should definitely do the math and see if it is cheaper to buy the package or buy each option (or feature) individually.

Now you've chosen the car and the features you want. You know what you want to pay. Stay tuned for **Step 3: Test Drive the Car You are Interested in Buying.**



## Ten Apps for Saving Money on Gas

The “Low Fuel” indicator light comes on in your car. It’s time to fill up. You pull into the closest gas station and fill ‘er up. You shudder at the final price — it’s never been that high before. You begin to wonder if you should have just bought a Prius even though you hate how they look. You drive a block away and spot a gas station that’s 15 cents cheaper per gallon. You want to scream, but you know it’s not socially acceptable to do so. Okay maybe that’s just me wanting to scream, but it pains everyone at least a little. According to GasBuddy.com, fuel prices can vary by as much as 20 percent within a few blocks, so it can be very worthwhile to do a little comparison shopping before filling up your car.

As we all know, gas prices are Freddy Krueger scary right now, so you should probably read our tips for saving money on gas, then read below to learn about the iPhone and Android apps we recommend to help you do just that.

### Apps that Help Conserve Gas and Save Money at the Pump

Here’s a look at the best money-saving tools for use with your phone or other handheld device:

1) GasBuddy: This app from Gasbuddy.com maps or lists gas stations in the area and can be sorted by price or distance to you. Listings are updated by users, who earn points toward prizes with each update. It’s free and it’s compatible with iPhone iOS 3.0 or later, Android 1.5 and up, [http://gasbuddy.com/gb\\_mobile\\_instructions.aspx](http://gasbuddy.com/gb_mobile_instructions.aspx)

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2) **Gas Hog:** This app allows you to track the fuel economy of your car with each fill up, shows historical fuel economy statistics, and gives you tips for improving your car's fuel economy. It's \$.99, you can't even get the latest Justin Bieber song for that on iTunes, and it's compatible with iPhone iOS 3.0 or later.

<http://www.adairsystems.com/gashog/>

3) **Gas Cubby:** For \$4.99 (what gas prices might soon cost per gallon), Gas Cubby will help you track your gas mileage, and it will also keep track of your vehicle's maintenance and send you service reminders. You can also download a free version, which works the same way, but will show you advertisements. It's compatible with iPhone iOS 3.0 or later. <http://www.appcubby.com/gas/index.html>

4) **FuelFinder:** This app uses data on gas prices and geo-location from Gasbuddy.com to show you pricing and locations of gas stations near you. With FuelFinder, you also find out information about the gas station, i.e., whether there's a car wash, ATM, food mart, and approximate time to get to the station from where you are. It's \$2.99, (which doesn't even get you a gallon of gas these days!) and it's compatible with iPhone iOS 3.1.3 or later. <http://www.bottlerocketapps.com/>

5) **iGasUp:** This app has pricing data on 110,000 gas stations and gets its pricing data from credit card transactions that are updated in real time. Upon launch of the app, the ten cheapest gas stations closest to your location show up in order of lowest to highest price. It's \$.99, and compatible with iPhone iOS 2.2.1 or later. <http://www.igasup.com/>

6) **Carticipate:** This is an app that enables ride sharing within your network of family, friends and co-workers. You can post your ride and the app will match you to local participants that are going your way. It's free, and compatible with iPhone iOS 3.1.2 or later and available on Facebook. <http://www.carticipate.com/>

7) **TripTik:** Useful app for locating gas stations and seeing pricing information. It's extremely helpful if you're a AAA member because you can also see route maps, AAA offices locations, AAA approved hotels, restaurants, auto repair locations, etc. It's free, and compatible with iPhone 3.0 or later.

<http://routemaster.aaa.com/iphone/triptik/support/>

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8) Waze: Avoiding traffic is one of the best ways to save on gas. This app uses real-time traffic updates from other users to help you steer clear of traffic snarls. Users report traffic jams, accidents, police traps, road and road hazards. Similar to check-in sites and apps, Waze offers badges and discounts for reporting. It's free, and compatible with iPhone iOS 3.0 or later. <http://www.waze.com/homepage/>

9) Google Maps Navigation (beta): Google maps has updated its Android app to offer alternate routes to avoid traffic pileups. The previous app was able to identify where the pileups were, but could not offer routes to avoid the jams. No download necessary, Android will push the update to your phone automatically. <http://www.google.com/mobile/navigation/>

10) Route4me: This app optimizes your route when traveling to multiple destinations, allowing you to enter up to 200 addresses per route. Route4me claims that routes are usually 25-35% shorter after being optimized. <http://route4me.com/>.

And, there's Car Spotter: Okay, maybe this one doesn't save you on gas, but it saves you on sanity by recording the GPS location of your parked car so you're not running around like a chicken looking for it, which probably makes you a more Zen driver, which is a very good thing for the entire driving ecosystem. It's \$.99 and compatible with iPhone iOS 2.0 or higher. <http://gpapps.com/>

With gas prices sky high and still rising, you may also want to consider the fuel economy of a vehicle before you buy a new car. And, when researching car prices, you should visit [Insert Program Name] to find out the right price to pay for a new car.

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## Spring Cleaning Your Used Car for Resale

If you're considering selling your used car soon, here are a few steps you can take to make your vehicle more attractive to potential buyers. Invest in a little elbow grease when sprucing up your used car, and the payoff will be a higher selling price and more money in your wallet when you make the sale.

### Clean It Up

Some of these steps are no-brainers: A clean car is always more attractive to a potential buyer than a dirty car, so take it to the carwash and get a good detailing done inside and out. If you don't want to pay for a full-service detailing, at least pay for an inexpensive wash and ask them to vacuum the interior. (Unless you have special equipment, their heavy-duty carwash vacuums will do a much better job of sucking dirt out of your carpet and upholstery than the average home unit.) If you opt to wash it yourself, pay special attention to those difficult-to-clean areas inside the wheels, around the fenders and bumper, and around the hood, trunk, and doorjamb to ensure your car is sparkling clean all over.



TurtleWax offers an entire collection of car care items that will help you get your car ready to sell. Turtle Wax's ICE Total Interior Care can be used to clean all interior surfaces — including carpeting and upholstery fabric, soft-vinyl or leather, and hard dash and door panels — eliminating the need for multiple products. You can buy it in a set that comes with a spray bottle and reusable microfiber cleaning cloth, or in handy single-use packs containing a pre-moistened lint-free, extra-large disposable wipe.

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If your paint has small dings or scratches that you want to minimize, consider a paint repair kit like the Turtle Wax Premium Grade Scratch Repair Kit. Such a kit can easily remove light scratches from small to larger areas. For deep scratches, using the kit along with touch up paint helps to improve the final appearance making repairs nearly invisible and as smooth as the original paint job.

### **It's the Little Things**



We know you want to get back that fresh new car scent and pristine look, but often, the most annoying dirt lies within the tiny crevices that cannot be easily reached. Cyber Clean Automotive offers drivers an easier way to remove the dirt and dust that builds up in between seats, dashboard seams, cup holders, and air vents. Its elastic composition enables car owners to simply push the product into the most

hidden and deepest areas and then pull it off in one singular piece, removing dirt and dust, and leaving behind no residue besides a fresh, clean scent. So much easier than trying to clean inside the vents with absorbent swabs!

### **Clean The Windshield and Install New Wiper Blades**

Even if it's not raining during test drives, a potential buyer will appreciate a clear view of the road ahead. Pair Invisible Glass's non-abrasive, non-streaking rain-repellent glass-cleaning formula with their handy Reach & Clean tool to easily remove dust, fingerprints, smudges, road and smoke haze, from the most difficult-to-reach glass surfaces. The tool has a flexible pivoting head that can reach deep corners and clean curved glass surfaces, while the 14-inch handle extends to make it easy to use for large SUV's, trucks, and RV's. Once the windows are clean, install a new pair of wiper blades for streak-free cleaning and long-lasting durability. Exclusive online offers and how-to videos are available at [www.InvisibleGlass.com](http://www.InvisibleGlass.com).

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### **Keep those Headlights Bright**

How old is your car? Are its headlights showing their age? Over time, harsh UV rays, chemicals, and environmental pollutants take a toll on vehicles equipped with plastic headlight lenses, resulting in hazy, cloudy, and unattractive headlamps, as well as unsafe lighting during nighttime driving. These ugly, hazy headlights can also contribute to vehicle accidents as research shows they can significantly reduce the emission of light and limit nighttime visibility. You can easily restore your headlights to “like-new” using a pre-packaged kit such as this one from Sylvania for about \$25, whereas replacing the entire assembly can cost upwards of \$300.



### **How Will You Value Your Used Car?**

Price your used car with confidence at [ClearBook.com](http://ClearBook.com), the comprehensive source for used car listing prices. ClearBook.com helps eliminate the subjectivity around used car pricing by providing clear, indisputable price distribution curves based on computational analysis of actual market data – revealing what your car is worth.



## **Spotlight on Safety: 5 Must-Have Safety Features and 5 Nice-to-Have Safety Features**

New cars are incredible exemplars of modern technology. Not only are they the most common and convenient method of transporting us from point A to point B (shorter distances), but also they are increasingly an extension of our homes and offices. Cars are more comfortable and more entertaining than ever before, with convenience features that help us become more efficient while we're on the road; but they are also the most dangerous method of transportation. The truth is that driving a car is the riskiest thing most people do in their day-to-day lives.

According to the Center for Disease Control motor vehicle crashes are the leading cause of death among 5-34 year olds in the United States, killing more than 40,000 people each year. Motor vehicle crashes are also the leading cause of death for 15-20 year olds according to a report from the National Highway Safety and Traffic Administration (NHTSA).

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“Although most car crashes are attributed to human error, the safety equipment on the car you drive – both preventative and protective – can save your life,” said Brandy Schaffels, Senior Editor at TrueCar.com.

### **Safety Equipment Your New Car Must Have**

**Seat belts** – Plain and simply, seat belts save lives. According to NHTSA, seat belts are the single most effective safety device for preventing death and injury in a car crash – and can reduce the risk of crash injuries by 50 percent. Wearing seat belts is mandated by state law in every state except New Hampshire. If you found a new car that didn't have seat belts installed, we would be shocked and so should you be, as seat belts have been required to be installed in new cars for more than 40 years. Lap and shoulder seat belts are now the norm and your car should have both in all outboard seating positions, though some cars may only have lap belts in center seating positions.

**Anti-lock brakes (ABS)** – Standard on most new cars, anti-lock brakes are designed to help drivers avoid crashes by keeping wheels from locking when hard braking is applied. ABS is particularly useful in wet and icy road conditions because they prevent wheels from locking up and skidding, which helps decrease stopping distance and increases vehicle stability and control when hard braking.

**Electronic stability control (ESC)** – Especially impactful in reducing vehicle rollover, electronic stability control uses sensors and microcomputers to monitor and respond to a driver's steering inputs. Using steering and rotation information, ESC detects if a vehicle is about to travel in a different direction than the steering wheel position, in which case ESC automatically brakes the appropriate wheel to help the driver maintain control and will sometimes reduce engine power. According to IIHS studies, ESC reduced fatal single-vehicle crash risk by 49 percent and fatal multiple-vehicle crash risk by 20 percent for cars and SUVs while reducing the risk of fatal single-vehicle rollovers by 75 percent for cars and 72 percent for SUV's.

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**Front airbags**— Airbags became popular in the 1990's and are now required as standard equipment for at least the driver on all new cars. Frontal airbags protect the driver and front passenger's chest and head in an accident by serving as a buffer that reduces impact against the steering wheel and vehicle dash. See how frontal airbags work in this video from the Institute of Highway Traffic and Safety (IIHS):[http://www.iihs.org/video.aspx/info/airbag\\_with\\_without](http://www.iihs.org/video.aspx/info/airbag_with_without)). NHTSA estimated that 28,000 lives have been saved by frontal airbags as of January 2009 and they reduce driver fatalities by 29% in front crashes.

**Side airbags** – Side airbags provide protection in the event of a side impact crash – they are a buffer between your body and the window, another vehicle, or an object like a tree — and they're standard on nearly all new cars (except some Lotus models). Some side airbags come out of the side of the seat or door to protect the torso and some deploy from the roofline or top of the door to protect the head; we prefer vehicles that offer both. According to IIHS, side airbags with head protection reduce a driver's risk of death by 37 percent in driver-side crashes and side airbags that protect the torso reduce the risk of death by 26%.

### **Safety Equipment that is Nice to Have on Your New Car**

**Automatic crash notification system** – The difference between life and death can come down to minutes after an accident. Automatic crash notification systems, which OnStar pioneered, alert emergency services that a crash has occurred initiating emergency assistance even if the driver is unconscious.

**Lane departure warning system** – Taking your eyes off the road for even a split second can result in you leaving your lane and colliding into a car in the next lane, into a tree, or a person on the shoulder. Lane departure systems use cameras mounted behind the rearview mirror to monitor lane markings and they alert the driver if the car begins to wander out of its lane; some systems may even utilize the car's brakes to help pull you back into the correct lane.

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**Blind-spot monitor** – Drivers have been warned about their blind spots since day one of driver's education. A blind-spot monitor uses cameras and radars to detect, then indicate an alert when a vehicle is driving in (or quickly approaching) their blind spot, which can prevent drivers from a potentially hazardous lane change. Side traffic monitoring systems take this feature one step further to let you know if a vehicle is approaching from the side when backing out of a parking space or driveway.

**Knee airbags** – In order to protect the driver's knees and legs during a collision, knee airbags deploy and reduce impact to reduce injuries. Knee airbags can also reduce the impact on the chest and abdomen during a crash.

**Collision warning system** – Also known as a pre-crash system (can go hand-in-hand with adaptive/active cruise control and brake support), collision-warning systems use radar, laser sensors, onboard computers, or digital cameras to detect an impending crash and help minimize the impact of a collision — or even avoid one altogether. Depending on the technology, these systems initiate various protective measures such as warning the driver with visual and/or audible cues, tugging/tightening the seat belts, and applying the brakes or assisting brake pressure to speed up braking.

### **Make Sure the Car You Buy has the Safety Equipment You Want**

If you're looking to buy a new car, you should certainly research the vehicle's safety features and safety ratings before you make your purchase. You can see what safety options (and other options) are available on almost every make/model of a car by visiting [Insert Program Name], where you can also see what other people actually paid for that vehicle in your area in the last 30 days. [Insert Program Name] can also connect you with a nationwide network of Program Certified Dealers that offer a hassle-free and convenient car buying experience.



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## **Shopping Tips for Car Buyers this Fourth of July Weekend**

### ***Which Additional Fees Should I Pay at the Dealership? “What is The Doc Fee?”***

Every year Fourth of July weekend is typically celebrated with fireworks, parades, barbecues, family gatherings, and shopping (lots of shopping) as Americans anticipate summer vacations and road trips, and maybe even a new car.

Manufacturers join the celebratory spirit as well, and welcome the summer car-buying season with an assortment of promotional loan rates and cash back incentive offers intended to make it even easier for new car shoppers to buy the car they want.

Will you be one of those summertime car shoppers? If you'll be hitting the new car lots over Fourth of July weekend, here are some helpful tips for consumers as they head to the dealership this holiday weekend and throughout the remainder of the summer.

Car shoppers are often surprised by additional fees that are tacked on at the end of the buying process. While this is not really unique to the auto industry (for example: hotel amenity, parking, or wi-fi fees), it can create some confusion and angst for many shoppers buying a car. New car buyers often ask questions about the fees they see on their sales invoices. They ask questions like “What are these fees?” and “What’s reasonable to pay?”

*Continued...*

## **Shopping Tips for Car Buyers this Fourth of July Weekend**

(Continued)

### **What are Dealer Documentation Fees?**

Also known as “doc fees,” these fees cover dealer administrative costs involved with processing title, registration, or any other paperwork, filing, or various clerical tasks that go along with your car purchase.

A dealer is generally required to post the same doc fee everywhere (in the store, online, in print) and can not have different doc fees for different customers. The customer **CAN NOT** negotiate *this specific line item* with the dealer, though a customer may ask the dealer to reduce the *sales price* to compensate for high fees. The dealer is under no obligation to make any price adjustment, but it does not hurt to ask, or even shop around ahead of time, for a lower out-the-door price on the same vehicle.

### **Why Can't Documentation Fees be Negotiated?**

Because of the way these fees are governed, changing doc fees could open a class-action lawsuit and potentially put a dealership out of business. If a dealer waives or lowers it for one customer, that is essentially like lowering the doc fee, and that dealer would then have to refund the difference to **ALL** customers they **EVER** sold a car to, which could literally cost them millions of dollars.

As a compromise, if a customer complains about a doc fee, the dealer may choose to lower the sales price by some amount, but keep the doc fee the same on the Buyer's Order to cover themselves with the state regulations.

If you know your state's doc fees are high, then you will definitely want to keep those fees in mind when you are negotiating your final sales price. Also, if you live in a state with a wide fee range, it would be prudent to contact dealerships ahead of time to research their documentation fees; you may want to buy your new car from a dealer with a lower documentation fee.

*Continued...*

## **Shopping Tips for Car Buyers this Fourth of July Weekend**

(Continued)

### **How are These Dealer Document Fees Regulated Across the United States?**

Some states set a maximum amount, but most states do not have a limit. Eight states (CA, IL, LA, MD, MN, NY, OH, WA) set a maximum for dealer documentation fees; seven states (AR, KS, MI, MO, NH, NM, TX) do not have doc fee caps but do have restrictions on what “doc fees” can be called, and where information about them can be displayed, the remaining 35 states do not regulate dealer documentation fees, aside from some general requirements requiring dealers to post the same fee for all customers.

According to TrueCar data, the southeast region of the United States (FL, AL, GA) tends to have the highest documentation fees, and of the dealers for whom we have information, 87% are less than \$500.

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## **Car-Buying Made Easy – a Nine-Part Series**

This series breaks down the car buying process into nine steps – with a dedicated article for each step. This will help car buyers delve into the process in a focused and methodical way.

The nine articles include:

**Article 1:** Figure out Your Price Range

**Article 2:** Figure out What Car You Want to Buy

**Article 3:** Test-Drive the Car You're Interested in Buying

**Article 4:** Financing

**Article 5:** Insurance

**Article 6:** How to Locate a Trusted Dealership

**Article 7:** Extended Service Contracts and Maintenance Contracts

**Article 8:** Make Sure the Car You Want is on the Dealer's Lot

**Article 9:** Negotiating a Fair Price for a New Car

If your members do their homework, and follow the steps outlined in this series, the car buying process should go very smoothly. These steps will not only help to make the car buying process easier, but will also help to ensure that your members have the information they need to make smart car-buying decisions.

*(Article 3 starts on next page)*

### Step Three - Test Drive the Car You Are Interested in Buying



Welcome to Car Buying Made Easy—A nine-step plan designed to help make your next car purchase simpler, faster, and more satisfying.

In Steps 1 and 2, we helped you figure out your price range as well as what car you want to buy. Now you're ready for Step 3: Test Drive the Car You are Interested in Buying.

It is time to put the car to the test. You have narrowed your choices down to five cars or fewer, you know everything about each of these cars, you have read reviews including expert test drives, and now it is time to take the research offline and give the car your own driving test. You are the one who will be in the car every day, so your opinion (and the opinion of your family members who will be driving and riding in the vehicle) is what matters most. We suggest you take a friend or family member with you on the test drive, because it is always good to get a second opinion. Everyone in the family who will be driving the car should take a turn behind the wheel and provide their input.

Print this list of what to look for on the test drive, and fill it out after the test drive, when it is fresh in your mind:

*Continued...*

**Step Three - Test Drive the Car You Are Interested in Buying (continued)**

- ✓ Are the seats comfortable?
- ✓ What is the outside noise level?
- ✓ Is there enough power? Go up a hill or incline to check this.
- ✓ Does the steering feel light or heavy?
- ✓ How responsive is the steering?
- ✓ Does the car take turns well?
- ✓ How is the turning radius?
- ✓ How is the acceleration? Slow, medium, fast?
- ✓ Does the torque kick in too strongly, or not strongly enough?
- ✓ How much cargo space is there? Do you need more or less?
- ✓ Is there enough headroom? Legroom?
- ✓ How are the brakes? Does it brake hard or soft?
- ✓ How big is your blind spot? Are you comfortable with that?
- ✓ Does the car roll back on an incline or roll forward on a decline when you take your foot off the brake?
- ✓ Do you feel safe?
- ✓ How is the stereo? Do you like the sound quality?
- ✓ Are the car features (music, Bluetooth, navigation) accessible in a comfortable and intuitive way for you?
- ✓ Do you feel comfortable changing lanes?
- ✓ If you have a stick shift (manual transmission), is the clutch comfortable? Is it too hard or soft?
- ✓ How is the rear passenger space? Be sure to sit in the back and make sure it is comfortable.

After you feel satisfied with your test drive (do not be hesitant to take the car for additional test drives), you should take your time, compare everything each car has to offer, and thoughtfully decide which car is right for you.

The car's price is obviously very important, and you will need to figure out how you are going to pay for the car. If you are paying in cash, you are pretty much good to go; otherwise it is time to look into financing options.

Stay tuned for Step 4: Financing, where you will learn about the importance of your credit history and credit score are critical in determining their interest rate.

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*(Article 4 starts on next page)*

**Step Four - Financing**

Welcome to Car Buying Made Easy—A nine-step plan designed to help make your next car purchase simpler, faster and more satisfying.

In Steps 1 and 2, we helped you figure out your price range as well as what car you want to buy. In Step 3, we helped walk you through the test drive and identify important things to look for. Now you're ready for Step 4: Financing.

Financing just means borrowing money or getting a loan – in this case to pay for a car. Your principal loan is the actual amount you borrow from the lender. The interest rate at the loan term you are offered (number of months of the loan), will determine how much interest you end up paying the lender on top of paying back the principal loan amount. By the end of the loan term, the vehicle will be paid off and will actually be yours. While you are paying off the car loan, the bank or loan provider actually owns the car. You are technically borrowing the car from them, while assuming responsibility for it. You do not even take possession of the vehicle title until you make your final loan payment.

**Know Your Credit Score**

Lenders use your credit score to assess how much of a “risk” you pose to them as a borrower – basically determining the likelihood that you will or will not repay your debts. There are three major credit bureaus that measure your credit score: Equifax, Experian and Transunion. These bureaus incorporate several factors into an algorithm that determines your credit score:

*Continued...*



**Step Four – Financing (continued)**

**Payment History** – History of making on-time payments on your debt: credit cards, car loans, mortgage, etc. Any public records: judgments or bankruptcy, collections. (35% of score)

**Outstanding Debt** – This is the ratio of current debt (or balance) to total credit limit. In other words, how many of your accounts have balances and how close they are to their respective credit limits. (30% of score)

**Length of Credit History** – The length of time you have been building credit, how long you have had each account as well as the usage of each account. (15% of score)

**Type of Credit** – Showing a history of managing a variety of credit cards or accounts (entertainment, travel, department store, etc.) works favorably in determining your credit score. (10% of score)

**Recent Credit Inquiries** – Too many recent requests for credit (especially credit cards) in a short period of time can negatively affect your credit score. However, you are not penalized for placing multiple inquiries for auto loans, home finance loans or student loans over a short period of time as the system recognizes you are shopping and treats it as a single inquiry - it will have little impact on your credit score. (10% of score)

As you can see, the most important factor is your payment history. If you have missed or defaulted on any payments, this will be reflected in your score, as will your history of making all your payments on time. If you have no payment history, i.e. have never had any bills or debt, you will not have a credit score, which means that the lender has no way of assessing your risk as a borrower. This will likely make it difficult to qualify for a loan or a low interest rate.

*Continued...*

**Step Four – Financing (continued)**

Your credit score is the single biggest factor in determining if you will get financing at all, how much you can borrow, and your interest rate. The higher your credit score, the less of a risk you are for the lender and the lower your interest rate will be. The higher the interest rate, the more interest you will have to pay to the lender, which means higher monthly payments – so you will certainly want to take the lowest rate offer you can get at a loan term that makes financial sense for you. Always do the math – a lower interest rate at a longer loan term may end up costing you more in the long run than a slightly higher interest rate at a shorter loan term. Remember, the shorter the loan term, the more quickly you pay off your debt and assume ownership of the vehicle. According to Experian, the majority of credit scores are between 600 and 750 and a score of 700 generally indicates good credit.

By law you are entitled to one free credit report from each of three credit bureaus every 12 months. You can visit [AnnualCreditReport.com](http://AnnualCreditReport.com) to request your free credit reports. Keep in mind that you will see your free credit history, but will have to pay a fee to see your actual credit score.

**How to Improve Your Credit Score**

To improve your credit score, you must create a positive credit history. To boost your credit score prior to applying for a loan (with the goal of getting a better interest rate offer), we suggest you commit to paying your bills on time and your credit card payments in full (not just the minimum due) over the next six months (or longer) – your recent credit history will typically weigh more heavily with potential lenders than your history from three or five years ago. In fact, negative credit information must be removed from your file after seven years (10 years in the case of bankruptcy), according to Equifax. Creating a positive credit history will improve your score and show lenders that you are financially responsible enough to assume more debt.

*Continued...*

**Step Four – Financing (continued)**

If you are planning on buying a car and, due to a lack of payment history, have no credit, we suggest that you establish some payment history over a few months to show the lender you are responsible and will pay your bills on time. Think about it this way - if someone wanted to borrow money from you and you knew they had paid their bills on time in the past, would you not feel more comfortable letting them borrow the money? Now what about someone who had no history of paying their bills or paying back a loan? You would probably be warier and want to mitigate your risk.

**Explore Your Options – Get Multiple Auto Loan Quotes**

The car dealership may or may not have the best financing rates. We recommend that you explore your financing options and seek out multiple offers from accredited banks and/or credit unions before you go into the dealership to buy a car – you may even be able to use one of these offers to negotiate a better interest rate at the dealership. Research current auto loan offers on sites like [www.bankrate.com](http://www.bankrate.com) and [MyAutoLoan.com](http://MyAutoLoan.com), contact those financial institutions with attractive loan offers, fill out loan applications and find out what you qualify for. Find out what fees come with the loan, as this may vary from loan offer to loan offer. It may be time consuming to fill out multiple applications, but if it could save you hundreds or thousands of dollars a year - it is probably worth your time.

You should also check the auto manufacturers' websites for special financing offers, as they sometimes offer great financing offers as low as 0% over a defined loan term. Keep in mind that manufacturers routinely offer low financing or the option of getting cash back. In this scenario, we advise that you compare both offers side-by-side and determine which offer makes better financial sense for you and your family.

Now that you have a handle on how you are going to pay for the car, and have received and compared a few financing offers, it is time to do the same thing with car insurance and look into insurance offers.

Stay tune for Step 5: Insurance, where you will learn the importance of auto insurance, how much insurance and what type are advisable to buy, and what goes into determining an insurance premium.



## The Five Most Dangerous Driving Distractions

Diverting your attention from the road for even a split second could be the difference between life and death. 16% of fatal crashes in 2009 involved distracted driving. Distracted driving is considered anything that could divert a driver's attention away from the road. According to a NHTSA and Virginia Tech Transportation Institute (VTTI) study, the main actions that cause distracted driving and lead to vehicle crashes are:

- 1. Cell phone use** – Today's cell phones can do so much more than just talk and text; you can search the web, play around with apps and games, even find a date and pay your bills. By far the most dangerous distraction is texting. So far, 35 states, the District of Columbia, and Guam ban text messaging for all drivers, while 9 states, the District of Columbia, and the Virgin Islands prohibit all drivers from using handheld cell phones while driving. According to [distraction.gov](http://distraction.gov), texting while driving takes your eyes off the road for 4.6 seconds and makes you 23% more likely to crash. As far as talking on the cell phone, the latest research indicates that the mental distraction of having a hands-free phone conversation causes drivers to miss visual and audio cues that typically help drivers avoid a crash.

While most new cars today — whether it be a Ford Focus, Toyota Camry, or a Mercedes-Benz E-Class — typically come equipped with Bluetooth connectivity, driving without conversing on the phone is your safest bet. You can avoid the temptation to use your cell phone while driving by leaving it in the trunk. If that's too extreme for you, you can get an app such as Txt u L8r, an Android and Blackberry app that when activated, sends an automated reply to anyone who has texted you notifying them that you are unavailable, then proceeds to read the text to you out loud so you don't miss any urgent messages. DriveSafe.ly is a similar app for iPhone users. Many new vehicles come with voice-activated technology, such as Ford's Sync system, which can make calls, play music, news updates and more. That said, just back in December 2011, the National Transportation Safety Board, a key safety panel, recommended that governments ban all cellphone and internet use by drivers.

**2. Reaching for a moving object inside the vehicle** – A bouncing ball, kids fighting in the back, a cell phone that slipped between the car seat, you name it. Looking down or looking around, reaching under the seats...all of it takes your eyes and attention off the road. If it's really *that* important, then you should just pull over.

If you find yourself turning your head too often to talk to the kids/break up their fights, consider a car with an observation/conversation mirror, that gives you a deeper look than your rearview. It comes standard on the Chrysler Town & Country and is available on other minivans such as the Honda Odyssey, Kia Sedona, and Toyota Sienna.

**3. Looking at an object or event outside of the vehicle** – Rubbernecking, taking in the beautiful scenery for a bit too long, checking out the hot sports car to your left, musing at the state fair to your right...all these activities can divert your attention from the road.

*Continued...*

While it's safest to keep your eyes forward, and on the road, car technology such as lane departure warning systems found on many new cars today will alert you when you are veering outside your lane and some accident-mitigation systems can even apply the brakes if you the car detects an imminent crash. Nissan was the first to market with lane departure warning technology in 2005 when it debuted in the Infiniti FX and later in the Infiniti M45. Every year since, more and more new cars come equipped with these technologies, such as the Ford Fusion(2013 MY), Mercedes-Benz S-Class, Mercedes-Benz CL-Class, BMW 5-Series, Kia Optima and many more.

**4. Reading** – Whether you're reading an email, a text, Facebook status updates or a chapter of the Hunger Games, it's just bad, bad, bad form and very dangerous. If you want to catch up on your reading, consider having your book read to you via a CD or mp3 player. If you're driving a car, you shouldn't be flipping pages or scrolling through an email.

**5. Putting on makeup** – Perhaps you're in a rush to get to work, a job interview or a date and you think it's fine to dab on a little rouge or apply mascara while you're driving – bad, horrible, terrible idea. If your attention is on beautifying your face, it's not on the task of driving. Getting your lipstick on straight is not a matter of life and death, but driving safely is, so choose wisely.

Learn more about distracted driving by visiting [distracteddriving.gov](http://distracteddriving.gov).



## **Relocating? How to Navigate Buying in a New City**

Moving to a new city can give you a fresh start, a chance to explore a new place and meet new people, and can be a very exciting change for many people... but it can also be a very stressful time. There's the actual physical move, which requires boxing up everything you own, then there's the transporting of it, the unpacking, setting up utilities...to finding your way around your new town. Now what if you need to buy a new car? You don't have an established relationship with a dealership and you may not have a single friend who can refer you to a dealership... and if they do, is it the brand you're even interested in buying? Well just keep reading, help is on the way!

### **New City, New Car**

Whether you're in your hometown or a new town, the first step in buying a new car is determining what car to buy. We recommend you start your search online. "Don't go to the dealership for product information, go online," says, Brandy Schaffels, Senior Editor at TrueCar.com. "There's a vast amount of excellent information available at your fingertips, the days of having to go the dealer for that information are long gone."

*Continued...*

Sites like TrueCar.com, US News & World Report and [Program Name], are excellent resources for car reviews, safety ratings, vehicle comparisons, information on dealership fees you should expect to pay, available manufacturer incentives (lease offers, finance offers, cash offers, military offers, graduation offers), information on trims, options and packages, and just about any other information you need to know about the car you're interested in buying before you pull the trigger and buy it.

When it comes to your finances, you never want to be surprised to know you owe more than what you expected. [Program Name] is also a fantastic resource for determining what you might expect to pay for the vehicle. [Program Name] shows you what other people actually paid for a new car (not just MSRP) by make/model and down to the options giving you an idea what is a fair market price for a particular car. We also suggest you check your credit score, get pre-approved for financing, and check with your insurance agent to know what the monthly payment will come to on your new car.

Now the fun part: the test drive. Yeah you've put a lot of work in already, but you need to keep a critical eye on the test drive and taking a friend or spouse is always recommended. We also suggest you test drive the car and walk away: give yourself a night's sleep to think about it without any pressure from the salesperson.

You're ready to buy. You've done your research, you know the car you want to buy down to the options, you know what you can afford, it's comfortable, and you love how it drives – now you need to locate a dealership and make the purchase.

### **How to Locate a Dealer in Your New City?**

Don't worry if you're in a new city, you don't need to scroll through the yellow pages to find a dealer. [Program Name] not only provides you with accurate pricing information on what other people paid for the same car you're looking to buy, but the site can also connect you with a choice of several trusted Program Certified Dealers in your area that offer competitive prices and a fast, hassle-free car-buying experience. Car buying doesn't have to be part of the stress of moving if you're prepared.



**Step Five – Insurance (continued)**

- Are the agent and the insurance company licensed by my state insurance department? For how long? (Your state insurance department can confirm the answers to these questions.)
- What coverage am I required to buy?
- What does my policy not cover?
- What coverage limits meet my needs?
- Should I buy comprehensive and collision coverage? (Compare the premium to what your car is worth.) If so, which deductibles should I choose?
- Are there discounts that will lower my premium?
- What is the deductible for uninsured and underinsured motorist coverage?
- How will my credit history affect my premium?
- How will my driving record affect my premium?
- If I am in an accident and it was not my fault, how will this affect my insurance?
- If I am in an accident and it was my fault, how will this affect my insurance?
- If I have an accident, can I use my own repair shop?

Now that you have an idea of insurance costs and have received a few offers, you are inching closer and closer to purchasing the car. It is probably a good time to start thinking about what dealership you would like to visit to purchase the car.

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*(Article 6 starts on next page)*

**Step Six – How to Locate a Trusted Dealership**

Welcome to Car Buying Made Easy—A nine-step plan designed to help make your next car purchase simpler, faster and more satisfying.

In Steps 1 and 2, we helped you figure out your price range as well as what car you want to buy. In Step 3, we helped walk you through the test drive, in Step 4 we helped you with financing, and in Step 5 we taught you a little bit more about insurance. Now you're ready for Step 6: How to Locate a Trusted Dealership.

Just as the lowest car insurance quote is not necessarily the best, because service and overall treatment are also important factors the same goes for choosing the car dealership from which to buy your new car.

A new study from one research firm, Polk, suggests that American drivers are holding onto their new cars for nearly six years – longer than ever before. But you should not think that just because you buy a car every six years it does not matter where you buy it, because the relationship with your car dealer can go far beyond the actual car purchase. In some instances, your car dealership may also be your

*Continued...*

**Step Six – How to Locate a Trusted Dealership (continued)**

financial lender, and they are also likely going to be the place you take your car to get serviced and possibly repaired.

There are a few ways to go about locating a dealership:

- 1. Referral** – Ask family, friends, and co-workers if they can recommend a Toyota, Hyundai, Chevrolet (or whatever brand you are interested in buying) dealership. Ask about their car buying experience and which sales person they bought from? What has been their experience with scheduled maintenance and services?
- 2. Research on Review Sites Like Yelp.com** – Not every dealership has been reviewed, but some have, and it may be worth a quick search to see if there is any feedback from current or previous customers.
- 3. Use a Certified Dealer Network** – Dealerships in a certified dealer network typically must adhere to certain guidelines and are generally held to higher customer service standards. For example, [insert Program Name] provides a nationwide list of certified dealers when you use the service.

Before you head down to the dealership to purchase your new car, there are just two more steps to follow in order to make sure there will be no surprises when you go to the dealership. An offer for an extended service and maintenance contract can throw car buyers off if they do not know what they are, or have not determined ahead of time if they want them.

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*(Article 7 starts on next page)*

## Step Seven – Extended Service Contracts and Maintenance Contracts



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In Steps 1 and 2, we helped you figure out your price range as well as what car you want to buy. In Steps 3 and 4, we helped walk you through the test drive and helped you with financing. In Steps 5 and 6 we taught you about insurance and how to locate a trusted dealership. Now you're ready for Step 7: Extended Service Contracts and Maintenance Contracts.

Usually a few hours into the car buying process, after you have negotiated the selling price of your new car and you have secured financing, the dealer will offer you an extended service contract and/or a maintenance contract, which are basically prepaid repair and prepaid maintenance service contracts respectively. The offer is basically to pre-pay and not have to worry about needing to pay for a repair or service out of pocket in the event that you need to pay for an unexpected, costly repair or service. Dealers may offer to fold the cost into your financing, so it simply gets added onto your monthly payment instead of one lump sum or separate monthly payments.

Although this sounds great in theory, you should not pay for something you will not use. Even though it may not add much more to your monthly payment, you could end up paying hundreds to thousands of dollars extra if those repairs/services you would be paying for ahead of time are not needed.

*Continued...*

**Step Seven – Extended Service Contracts and Maintenance Contracts**  
(continued)

- **Read the Terms of the Manufacturer's Warranty that Comes with Your New Car** – The factory coverage varies by vehicle and manufacturer, but what comes standard with your vehicle may just be enough. Many manufacturers now offer standard maintenance service contracts as well to cover you up to a certain mileage/number of years. You should consider how many miles you drive and how many years you intend to keep the vehicle, which will help you determine whether you need more than the three- year/36,000-mile (standard), five-year/60,000-mile, or whichever warranty comes with your car.
- **Avoid Overlapping Warranties** – Keep in mind that what you buy as extended service kicks in the day you buy it, not when the factory warranty expires, which means if you buy it at the time of purchase, you are probably going to pay for double warranty protection for a couple of years.
- **Be Aware that Extended Services are Not Defined as Warranties by Federal Law and are Not Considered Insurance in Most States** – This means that consumers do not have the same regulatory protections they get from auto insurance, meaning dealers can charge whatever they want. Independent auto warranty companies provide a commission to car dealers to sell these extended service contracts to consumers. The contract will be between the independent company and the car buyer.
- **Do Not Feel Pressured to Buy an Extended Service or Maintenance Service Contract** – If you are not certain at the time of purchase, you do not need to make a decision in haste; you can always shop around for extended service plans after you buy your car. You can buy an extended service contract weeks, months or even years after you purchase a new car.
- **New Cars These Days are Built More Reliably Than Ever** – This means that the chances of needing significant repairs are even less likely than they used to be, especially if you take care of your car and keep it well maintained.
- **Consider an Alternative** – In place of purchasing an extended service contract/maintenance service contract, consider putting aside part of your paycheck every month into a separate savings account designated for car repairs and maintenance.

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**Step Seven – Extended Service Contracts and Maintenance Contracts**  
(continued)**If You Intend to Buy an Extended Service/Maintenance Service Contract**

Buying an extended service contract and/or a maintenance service contract may be right for you. If you intend to keep your car for a long time, it may work out in your favor. Or if you are the type of person who does not like to be surprised by unexpected expenses, and you are not great at keeping a little extra cash tucked away for such circumstances, than the peace of mind of knowing that you will not have to pay out of pocket in the event of a repair or when it is time for maintenance might be worth the money.

If you have set your mind to buying an extended service contract or maintenance service, we suggest you start shopping for a plan a few months before your factory warranty runs out, not at the time of purchase. A manufacturer's plan is recommended because it offers more financial security than other plans. And do not forget that similar to the purchase price of your vehicle, this is something you can negotiate with your dealer.

The last step before heading to the dealership to purchase the car is to call ahead of time and make sure they have your car in stock – you will avoid a lot of confusion and frustration by following this simple step.





## Has Your Vehicle Been Recalled?

Automotive recall alerts are familiar items in the news, but does that mean you should be alarmed if you discover that your vehicle is being recalled? In a nutshell: No. Unless your vehicle is actually exhibiting a serious safety problem, there's no need to panic. In fact, you should feel relieved, because the dealer is going to repair your car so that it will be safer than it was before. However, if you're considering buying a used car, you'll want to ensure any recalls in its history have been repaired before you finalize your purchase.

According to [safercar.gov](http://safercar.gov), a recall is necessary when a motor vehicle or item of motor vehicle equipment including tires does not comply with a Federal Motor Vehicle Safety Standard or has a defect in the vehicle or equipment that is serious enough to cause harm to consumers. Sometimes, manufacturers may choose to undergo a voluntary recall if their own tests, inspection procedures, and information-gathering systems reveal a safety concern exists.

Once a car is identified as having a problem that requires a recall, you're entitled to get it repaired or replaced at any dealership (it does not have to be the dealership

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from which the car was originally purchased). It's as easy as that. Repairs are free as long as the vehicle is not more than 10 years old on the date the defect or noncompliance is determined, and can be initiated by any owner (not just the original buyer).

Theoretically, affected owners should be notified by first-class mail, but if you changed addresses or aren't the original owner, you might not have received the mailing. Recalls are published at [safercar.gov](http://safercar.gov) and reported by the news media, but it can take a month or more after any announcements for manufacturers to notify owners and to send essential parts and repair instructions to dealers. Your alert may also arrive by electronic notification if you have an online maintenance account, or via an onboard communication system in the car, if it is so equipped. What should you do if you hear on the news that your make, model, and year of vehicle has been recalled? If your car shows signs of a dangerous problem, you may not want to wait for the recall letter. Call your dealer and ask to have the problem checked. They will help you assess how quickly your vehicle needs to be brought in.

If it is a minor repair, you may choose to wait to be notified. When the notification finally arrives, it will specify exactly what you need to do to get your vehicle repaired. It should indicate how long the repair should take, describe the safety risk caused by the defect, and explain any potential hazards. Finally, the notice should include a quality assurance number to call if any problems develop when trying to get the work done. Once you've received your notification, call your dealership and schedule your free repair.

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**Could Your Current Vehicle Have Any Recalls in Its History**

If you're not sure of your vehicle's history, you can contact the National Highway Traffic Safety Administration's vehicle safety hotline at 1-888-327-4236 (tty: 1-800-424-9153), or research recalls and complaints about your car at [safercar.gov](http://safercar.gov). Each manufacturer has their own dedicated informational recall centers that can check a vehicle's Vehicle Identification Number (VIN) to identify whether the car is part of any recalls; they can even tell you if the car has had any recall repairs in its history.

If you're especially concerned with auto safety, consumer expert Clark Howard suggests you sign up at [safercar.gov](http://safercar.gov) to receive recall notifications via email for up to five specific model and year combinations.

**Shopping For Your Next New or Used Car? Be Sure to Do Your Research!**

Oddly enough, recall repairs can even be required for a new car sitting in dealership stock, so it's not a bad idea to ask the dealer to check for recalls or technical service bulletins before you drive a new car off the lot. If you're shopping for a used car, purchasing a CARFAX report will also reveal any recall information in the history of the car.

Up-to-date safety recall information is available for all models sold since 1966 at [safercar.gov](http://safercar.gov). You can also research what safety and other options are available on almost every make/model of a car by visiting [insert program name], where you can also see what other people actually paid for that vehicle in your area in the last 30 days, where available.



## **What's the Difference Between a Crossover and an SUV?**

You've probably heard the term "crossover vehicle" before, but you may not know exactly what that term means or how crossovers relate to other sport utility vehicles. Are crossovers their own segment or are they simply sub-segments of SUVs or wagons, or is it all just marketing speak? Well, that really depends on who you speak to, as there is no strict and universally agreed-upon classification. When wagons became "unhip," many manufacturers began simply marketing their wagons as crossovers, and when SUV's became known as "gas-guzzlers" some manufacturers started calling their SUVs crossovers.

A 2008 Wall Street Journal article defined them as "wagons that look like SUVs, but ride like cars." Nowadays some crossovers retain more SUV functionality, whereas others imply focus on SUV or wagon design, and there's everything in between including crossovers that look like minivans. Currently at [Program Name], crossovers fold into the SUV segment, and it's likely different from manufacturer site to manufacturer site and from car-related website to website.

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**What is a Crossover Vehicle?**

At its root, a crossover is a vehicle that looks like an SUV, but drives like a car, i.e., whereas an SUV is built on a light-duty truck platform (body-on-frame), a crossover is built on a car platform (unibody). Unibody construction features many pieces of sheet metal parts that are welded together, whereas a body-on-frame construction mounts a separate body to a steel frame. The crossover's unibody construction is lighter and more rigid than an SUV's because it doesn't need the heavy frame for support.

Crossovers provide many of the appealing qualities of an SUV, such as upright seating position with high outward visibility, spacious family-friendly interior, and flexible cargo capacity, with the smoother drive quality, better handling, and improved fuel economy of a car. Lost on crossovers is the heavier weight and steel frame construction that allows higher towing capacity, the rugged truck-like drive, and the off-road prowess of SUVs, although many crossovers still offer all-wheel-drive for light off-roading.

Crossovers hit the market in the 1990's, with the Toyota RAV-4, Honda CR-V, and the Lexus RX in the luxury category, as the firsts to market. The Lexus RX is currently the best-selling vehicle in the Lexus lineup and the CR-V and RAV4 are sales stars for Honda and Toyota respectively.

The "cross" functionality of crossovers has become so appealing to consumers that crossovers are king in the SUV segment (or as their own segment) and according to a recent article from Forbes, are overthrowing minivans as the quintessential family car, selling 2.7 million last year compared to 472,000 minivans. There's always been a stigma about minivans as simply "mom and dad cars," so with its SUV styling that appeals to a broad consumer base, and its spacious and accommodating interior, the crossover is convincing consumers that a more versatile vehicle is the better family car.

We've also seen popular (truck-based) SUVs, like the Ford Explorer switch to a unibody car chassis, and it still ended up winning the North American Truck of the Year Award in 2011 – the year it made the switch. You may also be surprised to know that the Jeep Grand Cherokee was always built on a unibody car platform, yet is classified by its manufacturer (Chrysler), as well as by such publications as

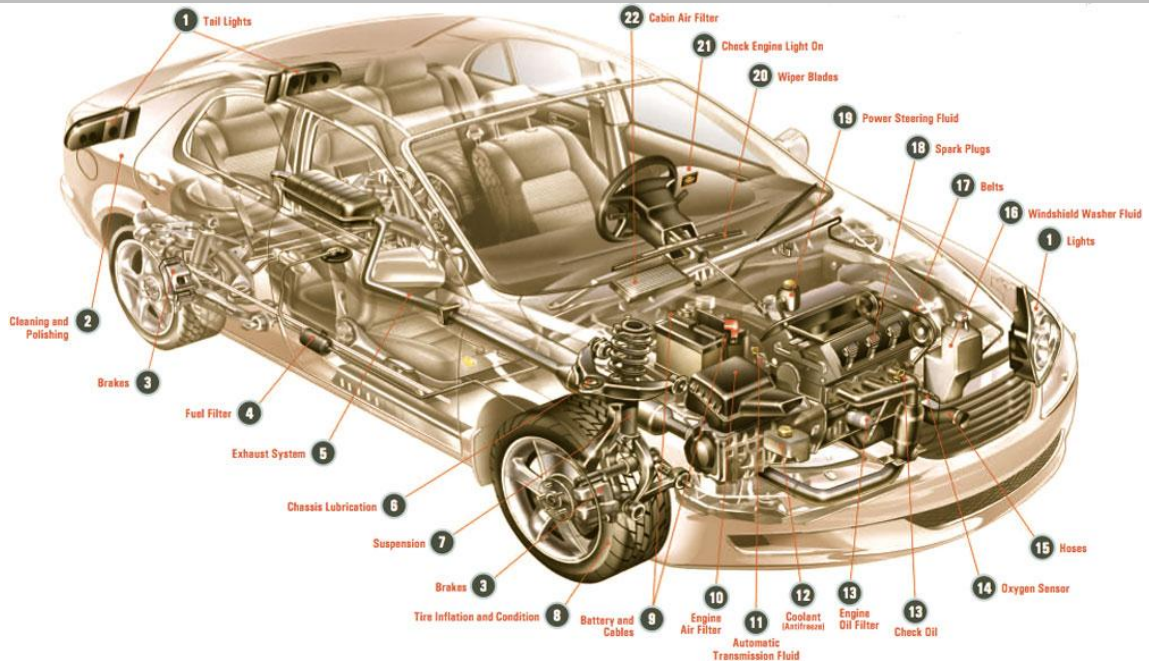
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US News and Rankings, as an SUV. The Jeep Grand Cherokee also won the Motor Trend Truck of the Year award in 1993.

So, does a crossover deserve its own segment? Or is it a crossover SUV? It appears that the industry is still trying to figure it all out. And if we can't agree on a classification, can we expect consumers to? In today's automotive marketplace, mixing and matching ingenuity has blurred segment lines to a point that traditionally understood definitions are no longer clear-cut and there is wide disparity depending on who's doing the reporting or ranking.

### **Are You in the Market for a New Car?**

If you're in the market to buy a new car, visit [Insert Program Name], the easiest way to save money on your new car. [Insert Program Name] shows you what other people actually paid for a car in your local area, and allows you to connect with Program Certified Dealers offering a fast and hassle-free car buying experience.



## Is Your Car Well Maintained? It Can Save You Money on Gas.

If you want to get the most mileage out of your car, the best fuel-efficiency, and avoid costly repairs down the line, you should make sure you are taking care of your car with regular inspections and maintenance. With gas prices still high compared to a year ago, the savings at the gas pump should give consumers even more incentive to give their car the car it deserves.

### Save on Gas with Regular Car Maintenance

For most Americans, their car is either their biggest or second biggest investment, so why not get the most return on your investment by taking care of it? According to the Car Care Council, regular maintenance on the following can increase your fuel efficiency and save you money on gas.

1. **Change Your Oil** – You can improve your fuel economy by one mile per gallon by regularly replacing your oil.

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2. **Change Your Oil Filter** – You can improve your fuel economy by up to ten percent by changing out a clogged oil filter.
3. **Replace Spark Plugs** – You can save up to two miles per gallon by changing out dirty spark plugs.
4. **Replace Air Filters** – By replacing a clogged air filter you can increase fuel efficiency by ten percent.
5. **Check Tire Pressure** – Keep your tires inflated to the proper pressure and you can increase your fuel economy by 3.3 percent

Now bear in mind, the definition of “regularly” varies by your car’s age and by the car manufacturer. For instance, many sites suggest that all vehicles should get their oil changed every 3,000 miles or three months, whereas, many new cars will really only require oil to be changed every 5,000-10,000 miles or once/year due to advanced technology. We strongly recommend you follow the maintenance schedule that is determined by your car’s manufacturer and found in its Maintenance Booklet.

#### **Free Maintenance Offers on New Cars**

If you’re buying or leasing a new car, you should be aware that some car makers offer free maintenance programs, sometimes on all their vehicles, sometimes for particular vehicles. Some of these include BMW, which offers free maintenance for four years or 50,000 miles, whichever comes first, Mini Cooper and Jaguar offer the same; Volkswagen, Volvo, and Saab (2001 models) offer three years or 36,000 miles; Toyota offers two years or 25,000 miles; Land Rover offers a complimentary first scheduled maintenance; while Hyundai offers free five years 60,000 miles on the Equus.

Be sure to do all your vehicles before you set foot in the dealership. As part of your research, you will want to visit [Insert Program Name] for pricing information on new cars. [Insert Program Name] shows you what other people actually paid for a new car in the last 30 days (not just MSRP), then gets you an even better price from a Program Certified Dealer in your area.