

Yes, you can negotiate a great price on your next new car!

It's no fun to haggle over the price of a new car, especially since you're on the dealer's home court with sales people who negotiate deals hundreds of times a month.

However, you CAN beat the dealer at his own game. All it takes is a little preparation before you shop.

1. Keep negotiations simple by excluding any financing and trade-in details; focus solely on negotiating the price. Get financing approved in advance from NWFCU and bring a Preapproved Auto Loan (PAL) Check with you. You should also find out what your car is worth by checking out its Kelley Blue Book value (www.kbb.com) or the NADA retail value (www.nadaguide.com).

2. Know what the dealer paid for the car you want (known as the invoice price) and what rebates and incentives are being offered. Buyers who get the best deals know the cost of the car

and negotiate from there.

Get this information by requesting a free PC Carbook

printout from NWFCU and by visiting www.Edmunds.com or www.autos.msn.com.

3. Control the negotiations by keeping the focus where you want it. Establish from the beginning that you're a serious buyer and not just a shopper. Being a pre-approved buyer will help illustrate the point.

So what are you waiting for? Get out there and buy that new car at the price *you* want. For information about auto financing, rates, and to get your loan preapproved, contact the Credit Union.

