

# AUTO TALK



Your Quarterly Automotive Newsletter

Winter 2025

## Drive Your Dreams Today!

Finding your next car has never been easier. Explore our car shopping website to discover a wide range of vehicles, paired with competitive auto loan options designed to match your budget and lifestyle. Whether you're in the market for a new or used car, we're here to guide you every step of the way.

### Low, Competitive Rates

Enjoy the savings with rates tailored for your financial goals.

### Quick, Hassle-Free Approvals

Get pre-approved fast with our streamlined application process, giving you confidence and bargaining power at the dealership.

Visit our car shopping website today and let us help hit the road in your dream car.



### WEBSITE HIGHLIGHT

## Auto Loan Refinance Calculator

Did you know that you can save money on your existing auto loan? Simply go to the "Resources" tab on our car-shopping website and find out your savings with our refinance calculator. It's super easy to use and will provide you with valuable information, including what lower interest rates are available and how much you could save.

Your remaining loan balance?	<input type="text" value="33000"/>		
Your current monthly payment?	<input type="text" value="800"/> /mo	Your desired new term (months)?	<input type="text" value="60"/> months
Your current APR?	<input type="text" value="7.50"/> %	New APR from your credit union	<input type="text" value="5.99"/> %

	CURRENT LOAN	NEW LOAN *	DIFFERENCE
Monthly Payment	\$800	\$638	\$162↓
Months Remaining	48	60	12↑
Interest Remaining	\$5,283	\$5,280	\$3↓

## Get Pre-Approved!

Get pre-approved for your auto loan and shop with confidence! Our quick, hassle-free process gives you a budget to work with and stronger negotiating power at the dealership. Explore competitive rates and flexible terms designed to fit your needs.

Start today—drive tomorrow!



Experience it now... <https://Lifetimefcu.groovecar.com/>