

State Department Federal Credit Union

Topics of Interest

Buying Your First Car.

When you purchase your first car, there are a lot of things to keep in mind.

Budget: How much can you afford to spend in total dollars each month? This figure should include allowances for insurance, gas, and maintenance.

Do Your Homework: Find out what cars are in your price range. A quick search on our [car pricing guide](#) can help you figure this out. Also, find out what insurance costs will be for the cars that you like. A quick call to an insurance agent will answer that.

Take Your Time: Make sure to visit several dealerships to make sure you are getting the best deal. Don't be afraid to ask questions and take your time when making your final decision.

Smart Financing: Compare the dealer financing with your Credit Union's! We have low auto loan rates that will save you money.

A first-time car buying experience should be an exciting time. Follow these guidelines and it will be a smart one as well.