

# The Newsletter



## THE LONG AND SHORT OF THE AUTO BUYING PROCESS

**Buying a new vehicle can be a big decision and is one of the most expensive purchases you can make. It's important to do research before buying a new car so that you understand the process and get the best deal.**

- Research online to find pricing and dealer's costs for specific models and options.
- To find the best possible price, shop around by comparing models and prices in ads.
- Prepare to negotiate on price with dealers. They may be willing to bargain on their profit margin, normally between 10 and 20 percent. Negotiating the price can save you money regardless of how you finance your car.
- Read up on terms such as "invoice price" and "base price" so you are ready when you step into the dealership.
- If you plan to trade-in your old vehicle, research the value of it. This will help you negotiate the price of a new car.

- Our Loan Specialists are here to help you every step of the way when purchasing a new car. Call (260) 469-0455 to speak with one today!

More car buying tips from the National Credit Union

Administration: <https://www.mycreditunion.gov/life-events/buying-car>

## HOW TO PROTECT PERSONAL INFORMATION ON YOUR PHONE

**Our smartphones contain much of our personal information including passwords, emails, photos and**



our personal information including passwords, emails, photos and text messages. If your phone is stolen or hacked, your data is compromised. There are a few steps the Federal Trade Commission recommends taking to protect your phone.

1. Set up a passcode (at least 6 digits), fingerprint or face identification your phone to unlock it. When you are not using your phone, set it to lock.
2. Enable auto updates on your phone's operating software and apps. These updates can have critical changes and additional security protections.
3. Back up the data on your phone regularly in case you lose your phone.
4. Understand how you can track your phone if you lose it. Your operating system will help you track your cellphone if it's lost. You can also lock or erase all data in case you think someone stole it.



You can find more tips about protecting your phone and its data from this FTC guide [here](#).

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**The 2021 Annual Meeting will be held virtually Thursday, May 6, 2021 at 6PM. [Click here sign up.](#)**

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## OUT AND ABOUT

**05/04 Wallen Sponsorship**

**05/06 Annual Meeting**

**05/08 Ribbon Walk**

**05/12 SAVE Golf Outing**

**05/14 Police Memorial Ceremony**

**May-TBA Tin Caps**