

How to use our “**Everything Automotive**” free service to get a “better deal” on your next car...

1. **Start with Research:**

Click on the yellow “*Everything Automotive*” link on our homepage at:

<https://www.gotocreditunion.com>,

or go directly to our Everything Automotive website at:

<https://healthemployees.groovecar.com>

2. **Search our Local Market:**

Search the current inventory of over **65** local car dealers. It’s faster, more relaxing, and you won’t be pressured by salespeople. You can use a variety of search methods, as follows:

- **Specific Make/Model:**
Use the “*Know Exactly What You Want*” button (*Home page, mid-way down – on left side of page*). Enter the “Make” and “Model”. For Used Cars, enter the model year range.
- **Specific Dealer:**
Use “*Locate a Dealer*” (top menu bar) to check a specific dealer’s current new and used car inventory.
- **Certain Type of Car:**
Use the “*Find what you need in 3 Simple Steps*” (*Home page, mid-way down-- on right side of page*)

Use the “*Sort By*” function to refine your search based on distance (from your zip code), model year, price, and/or mileage.

3. **Review Car Information:**

From your list, click “*View this Car*” for: a variety of pictures of that vehicle (inside and out); asking price; odometer reading; gas mileage rating; *Carfax Report* (if available); VIN#; Stock#; and more.

Scroll down the page (or Click on “*Research this Vehicle*”) for information about: manufacturer specs; model features; warranty info; safety features; crash test ratings; etc.

4. **Estimate your Loan Interest Rate:**

Click the “*Our Rates*” link in the “*Low Rates are Here*” promotion box (Home page, bottom left) and write down the interest rate(s) based on your target model year and desired repayment term.

5. **Compare Vehicles and Payment Terms:**

Click on “*Compare Car*” from the “View this Car” page, or, click “*Find a Car*” (from the main menu)– then “*Compare Vehicles*”

This feature helps you to perform side-by-side comparisons of up to 5 cars at a time. You may compare any/all the information that was contained in the “View this Car” section.

- **Menu Bar Links:** (top bar):
Each menu tab contains information from the “Research this Car” page, including price; mileage data, manufacturer specifications; etc.
- **Payment Amount:**
Use the “*Find a Payment*” button to estimate and compare your loan payments for each vehicle using your choice of rates and terms.

• **Final List / Shopping List:**

If possible, print this list for later use. It will also serve as your final shopping list.

If you can’t print the list – make your own with information about the: dealer (with address and telephone number); make/model/year of car; odometer reading (if available); asking price; etc.

(Note: *Discreet* use of your shopping list during negotiations may give you additional “leverage”-- by showing the salesperson(s) that you are an “informed and serious buyer”).

6. **Check Book Values:**

Click “*Resources*”, then “*Used Vehicle Pricing*” to find the current “retail” value of each car on your list.

Trade-In Value: Don’t forget to check the trade-in value for your current vehicle (There are 3 trade-in categories: Rough; Average; and Clean).

7. **Get Pre-Approved:**

(Click the “*Get Pre-Approved Loan Application*” link). Use a “rough estimate” for the loan amount for now – we will adjust the final loan amount later.

8. **Start Shopping:**

Now that you’ve done your research – you’re ready to start shopping.

Go to the dealer of your “#1 car choice” (from your shopping list). Test drive the vehicle and if you’re still interested – begin negotiations. (See “Basic Negotiating Tips” on the next page).

Basic Negotiating Tips:

- **Most Important Rule: You MUST be willing to walk away from the table:**
This is important - if you're not "willing" to walk away – you won't get a good deal. Remember – this is a "business transaction". If you don't like the offer: thank the salesperson(s) for their time; leave a contact number; and move on to the next choice on your shopping list. *(The salesperson will usually call you later that day with a better offer)*
- **Leave your "emotions" at home.**
If you show too much excitement for "that specific car" – negotiations are over -- you lose. This includes anyone that comes with you (spouse, significant other, kids, etc.). The salesperson will watch for and use your/their emotions against you.
- **Don't be upsold or agree to extended repayment terms.**
Stay within your predetermined price range and repayment term. Be polite but firm. Remember: you are the one that will be making the car payments.
- **Everything is negotiable...**
Selling price – trade-in allowance – and sometimes even the optional extended warranty services.

As for "Extended Warranties" – Do your research and decide on this option before you go shopping. This is a high markup dealer add-on and there are many good alternative programs. For example, you can start with TopTenReviews.com at <http://www.toptenreviews.com/services/au-to/best-extended-car-warranty-services/>

Field of Membership

Membership is limited to the employees, physicians, staff, and volunteers of the following organizations:

Albany Cardiothoracic Surgeons
Albany Medical Center
Albany Medical College
Albany Regional Cancer Center
Bellevue Woman's Care Center
Ellis Hospital
Ellis Health Care
Home Town Health Centers of Schenectady
St. Peter's Hospital
Sunnyview Hospital/Northeast Health
United Cerebral Palsy of Schenectady
Women's Medical Health Care

* The immediate family members (residing in the same residence) of employees from the above organizations are also eligible for membership

Office Locations

Albany Medical Center
43 New Scotland Avenue
Albany, NY 12208
Telephone: (518) 262-3090
Fax: (518) 262-4296

Ellis Hospital
1101 Nott Street
Schenectady, NY 12308
Telephone: (518) 243-4093
Fax: (518) 243-1481

Ellis Health Care
600 McClellan Street
Schenectady, NY 12304
Telephone: (518) 382-2285
Fax: (518) 382-2286

St. Peter's Hospital
315 So. Manning Blvd.
Albany, NY 12208
Telephone: (518) 525-1655
Fax: (518) 525-6655

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