

# QUICK QUIZ

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## Car Loan Costs

(NAPSA)—If you're looking to buy a new car, and you need to finance some or all of the purchase price, this quiz may help you save money in the long run:



**You might be able to lower your monthly car payments by seeking alternative financing.**

1. When a manufacturer offers an incredibly low finance rate, that rate is available for all customers. True/False.

2. It can be cheaper to take the dealer rebate and finance at a higher percentage rate, rather than have a lower rate and no rebate. True/False.

3. Financing with a credit union instead of the dealer can save you money. True/False.

### Answers

1. False. These low rates are generally available only to those with the best credit records.

2. True. By reducing the amount you're financing through a rebate, you may end up paying less each month—even at a higher interest rate.

3. True. Credit unions don't charge application fees or prepayment penalties, and only charge simple interest.

Credit unions offer a safe, convenient place to save and borrow at reasonable rates. To learn more, visit [www.nafcu.org](http://www.nafcu.org).