

CAR CORNER

How To Drive A Car Bargain

(NAPSA)—You could find yourself on the road to saving time, trouble and money the next time you're thinking about buying a car if you take a few smart steps:

- Give yourself time to shop. Remember, buying a car is most likely the second-largest purchase you will ever make beyond a home.

- Shop at the right time. If you are in a hurry, try to buy either toward the end of the calendar year, when most shoppers are not spending time or money on vehicles, or late summer through early fall, when dealers want to sell off this year's cars to make room for next year's.

- Be sure the car of your dreams is the car of your means. Make sure to match your loan term to the time you expect to own the vehicle. This will help prevent you from becoming "upside down" on your loan when it comes time to trade it in for your next car.

- Test-drive and inspect the vehicle. Carefully inspect any car you're considering to ensure you know what you're buying.

- Turn to your computer to do research. There are several Web sites designed to help you shop for a car. One such site is Capital One's new auto-buying service—www.DriveOne.com—which offers consumers a no-hassle online service to research, finance and purchase a vehicle.

You won't be alone. According to market research by J.D. Power and Associates, more than six in 10 new-vehicle shoppers use the



Your shortcut to a great deal on your car may be a mouse click away. A new one-stop, no-hassle program can make it easier than ever.

Internet in some way on their way to new wheels.

Here's how it works:

1. You search the online site and find the car, truck or SUV you like. Compare and contrast vehicles of interest and "build" your automobile of choice.

2. Register for the DriveOne program to receive your DriveOne ID and the name of the dealership that will have a great deal waiting for you.

3. You go to a participating dealership, enter your special DriveOne ID number and get a price guaranteed below market value for the vehicle.

Those shopping for even greater value and convenience may care to try Capital One's BlankCheck, which lets consumers have the power of a cash buyer with an easy process and low rates.

To learn more about car buying, visit www.DriveOne.com.