## Pre-approve Your Way to a Better Car Deal

Before you set foot on the car lot, get pre-approved for an auto loan at Hopewell Federal Credit Union. Getting pre-approved for a car loan means you'll know what kind of rate you'll pay, and what size loan you're qualified for.

If you have questions about how much car you can afford, or how financing works, a Hopewell Federal Credit Union Member Services Associate will be happy to help.

To apply for pre-approval, you'll need to show:

- Name and address.
- Social Security number.
- Driver's license number.
- Employer information (name, hire date, gross income).
- Current housing information—monthly payment, time in current residence.
- Debt obligations—current credit card debt, auto insurance.

Getting pre-approved is a big advantage, as it shows car sales staff that you're a serious buyer. It also removes the pressure of negotiating financing contracts at the dealership, and allows you to focus your attention on finding the right vehicle. And, if you need another incentive, our low auto loan rates can get you on a faster track toward making your dream car a reality.

Call or stop in to Hopewell Federal Credit Union today. We're here to help with all of your vehicle loan needs.