



Smart buying starts here. UCCURelax.com | 801.223.UCCU

Key Steps to Buying a Car From a Dealer

Not every step is necessary, but you'll want to review them all, and make sure you're taking the right steps for your car buying experience.

STEP 1

Get your financing pre-approved

At any UCCU branch, online at UCCUrelax.com, or by calling 801-223-UCCU.

STEP 2

Choose your vehicle

When you're pre-approved, you can shop for a vehicle anywhere.

STEP 3

Carefully review your Purchase Agreement

If you'd like, a UCCU Auto Buying Expert will be happy to review it with you. Be certain to check all expense line items, including:

- Purchase Price
- Sales Tax, License Fees & Registration Fees should be included unless the auto is being registered out of state
- Cash down or any Trade-In credit or equity
- Any Add-Ons (GAP, Credit Life & Disability Insurance, Warranty, Theft Protection, Etch, etc.)
- Total Balance Due

STEP 4

Inform the dealer that you are pre-approved with UCCU and close your loan at the dealership

OR...

Bring the Purchase Agreement to UCCU

We'll finish up your loan for you and give you a UCCU certified cashier's check.

STEP 6

Take your UCCU certified cashier's check to the dealership To pay the Purchase Agreement in full.

STEP 7

The dealer will give you temporary license plates and the keys to your new car.

STEP 8

Pick up your permanent license plates from the dealer

The dealer should contact you when your physical license plates arrive in the mail from the Department of Motor Vehicles.

Congratulations! You've just bought a car.

For more information call our auto buying experts at 801.223.UCCU



INSPIRING SMART DECISIONS.