



## Dates to Remember for August and September

- **August 4th** - Friday at the Crossroads -Back to School Theme- visit the Facebook page for more information on the event [here!](#)
- **August 21st** - Total Solar Eclipse (more information at [here!](#))
- **September 4th** - Labor Day (your credit union will be closed) Get some History, Recipes, and Ideas [here!](#)
- **September 10th** - Grandparents Day - Get some History, Activities and Gift ideas [here!](#)
- **September 11th** - Patriot Day -more information about this day can be found [here!](#)
- **September 22nd** - Autumn Begins - AKA Fall Equinox-find more information [here!](#)



## Buying a Used Car- Part 1

You've probably heard that a car is the second-largest purchase the typical American makes after their home, but that's not really true. It might seem like it, since the median home price in the U.S. was just under \$190,000 last year, while a new Honda Civic starts at about one-tenth as much. When you look a little deeper, though, you'll probably only ever own one home at a time, and when you sell it, you'll get your money back. You might even make a profit on the sale.



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per driver over the course of a lifetime. That number goes up if you trade in your cars in less than nine years or if you drive a vehicle that's nicer than an entry-level coupe. A two-car family who drives a new pickup truck and minivan and trades in every five years can expect to spend roughly three-quarters of a million dollars on their cars in their lifetimes.

This guide is meant to help bridge the gap between the seriousness with which we tend to take home buying and car buying. It's meant to make an important financial decision easier, but it is just a simple guide. When you're done, be sure to talk to your lender at UCFCU before you head to the dealership. We can get your loan secured, walk you through the buying process and make sure you walk onto the lot ready to hold your own with whatever slick salesperson greets you.

### **Question: Why am I buying a used car?**

Maybe you're not. Some people only want to buy new cars. New cars have time left on their warranties, can be customized to exact specifications of the buyer and help reduce uncertainty. If those are important to you, you might be willing to spend the extra money to buy a new car. Grab a copy of Consumer Reports' 2017 car buying guide, or pay the \$6.95 for a one-month subscription. Consumer Reports is generally fantastic, and its car guide is still better than anything you're going to find online for free.

Buying a used car is a much better value for most people, however. Few products lose their value faster than a car, whose value plummets the minute it's driven off the lot. Buying a one- or two-year-old vehicle can save thousands of dollars off the sticker price of a vehicle, but even buying a used version of this year's model can be a windfall, because someone else has paid for the initial depreciation.

### **Question: How do I know if a used car is in good condition? I don't know much about cars.**

Even if you know a lot about cars, you should take it to someone who knows as much as or more about cars than you do. You're not going to be objective, because your bias toward a car you like, this will lead you to overlook flaws that a neutral observer will not. Dealerships will usually let you take a used car to a mechanic you trust, which is your best bet to make sure the car is in good condition.

### **Question: What if I'm not buying from a dealer? What if I'm buying from a friend or off of Craigslist?**

If, for some reason, you can't take the car to a mechanic - which should make you skeptical - or if you want to find out about a car before you meet up with the seller, ask for a CarFax report. They cost around \$50 and will tell you about all sorts of things you'll want to know. Many sellers will foot the cost of the CarFax, because they can still use it for the next potential buyer even if you don't buy the car.

### **Question: Anything else I can do to protect myself?**

No matter who you're buying from you should always take a car for a test drive. Find a route that simulates your morning commute. Take some left turns. Accelerate to freeway speeds. Ride in the back seat for a while. Make sure you actually like the car before you spend thousands of dollars on it.

There are few feelings worse than writing a sizable check every month for something

you resent.

The first part of buying a used car is not the most fun, that's for sure. It's all about research and preparation. The longer you can wait to buy the longer until you have to do it again.

**In Part II, we'll go over the negotiation process, including everything you could want to know about financing. If you're planning to buy a car this weekend, the most important thing to know for now is that you'll want to come see us about our auto loans before you go to the dealership. It can save you hundreds or even thousands of dollars to talk to us first. You can find our rates [here](#) and apply online [here](#).**

## Yes, we offer E Signature!



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## Dining In Recipe...

### Crispy Potatoes With Green Beans And Eggs

Fresh, healthy and low cost, here's a quick and innovative way to serve eggs, our favorite inexpensive protein.

- 1 cup fresh green beans, cut into 1-inch pieces
- 2 tablespoons olive oil
- 2 pounds potatoes, peeled and cut
- 3 cloves garlic, minced
- 1/8 teaspoon crushed red pepper
- 1/2 teaspoon salt
- freshly ground pepper to taste
- 4 large eggs
- pinch of paprika



Cook green beans in a large saucepan of boiling water until crisp-tender, then drain under cold water.

Heat oil in a large nonstick skillet over medium heat until hot enough to sizzle a piece of potato. Spread potatoes in an even layer and cook, turning every few minutes with a wide spatula, until brown, about 15 to 20 minutes. Stir in green beans, garlic, crushed red pepper, salt and pepper.

Crack each egg into a small bowl and slip them into the pan one at a time on top of the vegetables, spacing evenly. Cover and cook over medium heat until the whites are set and the yolks are cooked to your taste, less than 5 minutes. Sprinkle the eggs with paprika and serve immediately.

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