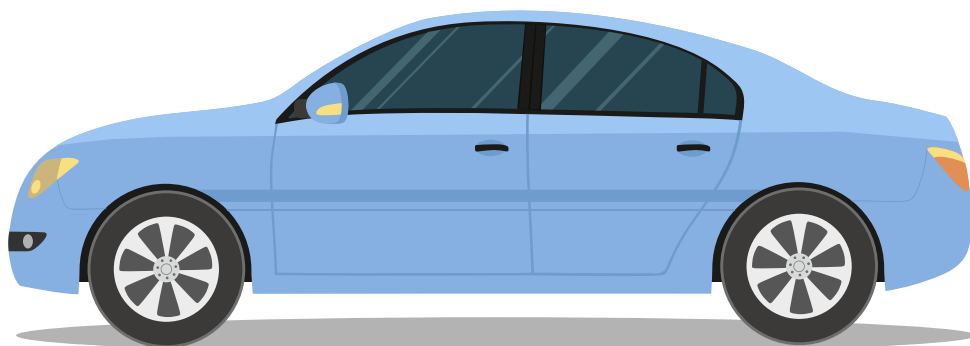




# Car-Buyer's Guide



**The Common Sense Approach to  
Purchasing a New Vehicle**



# The Common Sense Approach to Purchasing a New Vehicle

In the market for a new car? Before taking the next step, let us help you through the oftentimes frustrating and tricky process of shopping for a new car.

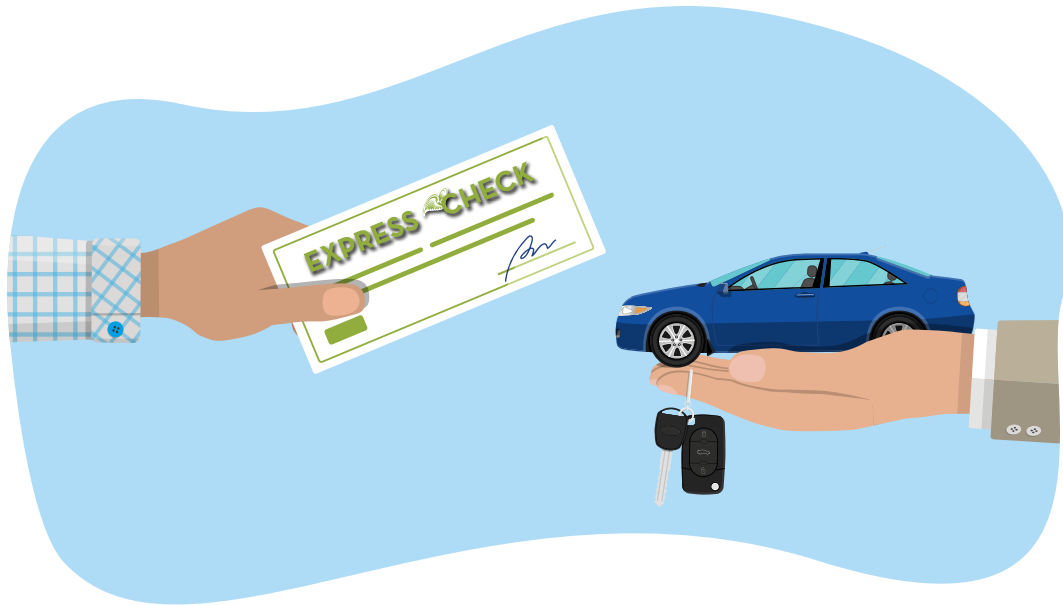
No matter the car, we want to provide you with essential information that will make your car-buying experience a lot easier.

This step-by-step guide will help you in selecting and financing your new car, as well as tips on what to do with your old car.

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**Follow our tips and you'll thank us later!**

# Get Pre-Approved



## Become a Stronger Shopper

Before setting foot in a dealership, get pre-approved for a loan so you can know what kind of car you can afford.

At First Service, we make shopping for a car easy with an Express Check. An Express Check is essentially a blank check from First Service, good up to the amount for which you are pre-approved.

Once you decide on your vehicle, you'll be able to fill it out, hand it to the dealership, and go on about your day knowing you got a good deal on your new car.



**LEARN MORE**

Or visit [ExpressCheck.org](https://ExpressCheck.org)

Now that you're on your way to getting your financing done with First Service, it's time to pick out your vehicle. But before you do... slow down!

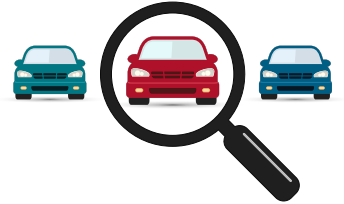
# Slow Down

## Do your Research

An impulse decision at the dealership could cost you thousands of dollars. Conduct as much online research as possible before you visit a dealership, starting with manufacturer websites.

The following websites also provide excellent industry reviews to help you research your ideal vehicle and compare to similar models:

- [edmunds.com](https://www.edmunds.com)
- [caranddriver.com](https://www.caranddriver.com)
- [motortrend.com](https://www.motortrend.com)
- [consumerreports.org/cars](https://www.consumerreports.org/cars)



## Understand your Trade Value

If you have a vehicle to trade in, invest in a good detail job or detail it yourself. Then provide the VIN, mileage, and vehicle condition to your loan officer at First Service. We have access to wholesale pricing data to help you determine a fair trade-in value. You should also be doing your due diligence in looking at the car value tools through the resources listed above to evaluate your trade.

It is important to determine your current vehicle's worth before you start your negotiations. Many dealers will attempt to underbid your trade. If your trade is worth \$10,000 and the dealer only gives you \$8,000, then you are essentially paying \$2,000 extra for the vehicle you are purchasing.

## Schedule a Test Drive

When you see a vehicle that fits your ideal criteria during your research, set an appointment for a test drive. Be sure to include the whole family. If your spouse is going to be driving it, make sure they get a chance to test drive it. If you have kids, make sure they get a chance to sit in the back seat and make sure any car seats will fit. Have your trade appraised during your test drive.

During your test drive, take your time and evaluate equipment and packages.

Some dealerships will require you to provide your Social Security number for identification or Office of Foreign Assets Control (OFAC) purposes. In fact, some will not allow you to take delivery of your new vehicle if you do not provide it.

Do not provide your Social Security number on a dealer's credit application! Be sure to utilize the Social Security Number Authorization form at the end of this guide.

# Negotiate via Email

## Generate Inquiries

After you walk away from the dealership after your test drive, ask yourself the following questions:

- Is the vehicle equipped exactly as I want?
- Is this the vehicle I want to own?

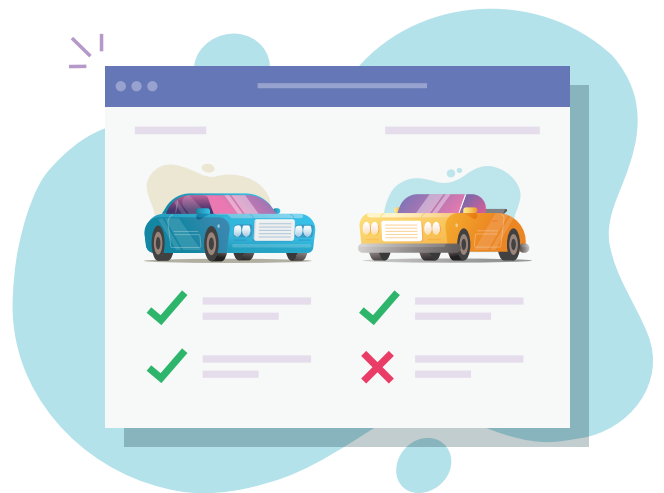
If you answer “yes” to both questions above, send your First Service loan officer a link to the ad or provide the VIN and mileage. We can provide input on a fair purchase price.

Then, pick up the phone and start calling area dealers within the driving distance you're willing to travel. Ask for the Internet Sales Manager and get their email address. Politely thank them, let them know you'll be reaching out via email and then get off the phone as soon as possible. Don't talk about the vehicle you want on the phone. All you are doing at this point is collecting as many email addresses from area dealers as you can.

Once you have all of the email addresses, you will send the email on the next page to all of the dealerships asking for specific information. You should consider setting up a separate email address for this exercise. Once added to a dealership's email database, you are likely to receive many emails from all of the dealerships long after you have purchased your vehicle.

Beware if you see 0% APR dealer financing while online shopping or offered when you are emailing with dealerships. Do not assume that is the way to go.

More often than not, rebates to lower the purchase price of the vehicle will far outweigh any savings you would realize from taking 0% APR financing from the dealership.



Create a new email and blind copy all of the dealer email addresses you've collected. Copy and paste the email below with specific details regarding the vehicle of your choice. Send them a link to the actual vehicle that suits your needs. Dealers love to compete against each other. Follow the email instructions on the following page.

New Message
— ↗ ✕

Bcc

Subject

I am seriously in the market for a (insert vehicle specifics), and I am reaching out to several area dealers. If you have this vehicle in stock, please send me a copy of the invoice (or invoice equivalent) that details the equipment, so I can review to make sure this is the exact vehicle I want. Feel free to remove the portion of the invoice that reflects holdback dollars, etc.

Please note your price in relation to invoice as well as whether this vehicle has additional rebates that will be deducted from your price. Also, please let me know if your factory lender is offering additional/promotional rebates or interest rates. Please provide a clean copy of the purchase agreement in the following format.

- Sales Price	+ License fee
- Rebates (if applicable)	+ Title fee
- Trade value (if applicable)	+ Inspection fee
+ Payoff (if applicable)	+ Deputy service fee
+ State sales tax	+ Documentary fee
+ Inventory tax	= Unpaid balance

I respectfully ask that you remove any additional fees for VIN Etching, Phantom Footprints, etc. I understand a VIN Etch or other theft protection sticker may already be on the vehicle, but it hasn't been registered.

I also respectfully ask that you remove any additional charges for dealer admin or service fees. If any of these fees are pre-printed on your purchase agreement, please lower the price by the equivalent amount.

If everything looks good I'll set an appointment to take delivery and give you the highest CSI rating on the follow-up survey.

▼
🗑️
😊 📎
Send

Forty percent of all new vehicles today are sold through dealership internet departments. The internet personnel know they are competing with other internet departments. Use this to your advantage and stick to email communication only.

Keep in mind that rebates will vary from manufacturer to manufacturer based on market conditions, and not all vehicles will have a rebate.

## Negotiate the Car

Requesting a copy of the purchase agreement via email will concern many dealerships simply because they do not want to give you the opportunity to identify optional fees. We recommend you be firm, but polite, and only work with dealers who will give you a clear breakdown in the format outlined in your email.

You'll want to let First Service review your purchase agreement before you take delivery of your new vehicle. If you get into a rate conversation with the dealer at any time and allow the dealer to pull your credit, you are leaving yourself wide open to having additional fees added to a different lender's finance contract. Simply tell the dealer "I am already getting an excellent rate."

If the dealer refuses to send you a copy of the purchase agreement or equivalent breakdown, here's a possible response:

New Message — ↗ ✕

To

Subject

I really want to give you the best possible CSI rating. Let's not jeopardize the sale or the rating itself by refusing to send me the pricing breakdown.

If you can't provide the breakdown, please have your business manager send it to me. If the numbers look good, I'll set an appointment to take delivery.

Thanks!

▼ | 🗑️ 😊 📎 **Send**

### Why CSI Ratings Matter

There is a tremendous amount of money to be made by dealerships for having high Customer Service Index (CSI) ratings. As such, understand that it gives you tremendous leverage as a consumer. While you may have to use it as a threat, if the dealer follows through, hold up your end of the bargain and give them those high CSI ratings.

Read more about why CSI is your hidden power: [bit.ly/CSIDeepPower](https://bit.ly/CSIDeepPower)

# Review the Purchase Agreement

Now let's take a look at examples of "Clean" and "Dirty" purchase agreements.

## Purchase Agreement Example 1

<p><b>* A DOCUMENTARY FEE IS NOT AN OFFICIAL FEE. A DOCUMENTARY FEE IS NOT REQUIRED BY LAW, BUT MAY BE CHARGED TO BUYERS FOR HANDLING DOCUMENTS RELATING TO THE SALE. A DOCUMENTARY FEE MAY NOT EXCEED A REASONABLE AMOUNT AGREED TO BY THE PARTIES. THIS NOTICE IS REQUIRED BY LAW. UN CARGO DOCUMENTAL NO ES UN CARGO OFICIAL. LA LEY NO EXIGE QUE SE IMPONGA UN CARGO DOCUMENTAL, PERO ESTE PODRIA COBRARSE A LOS COMPRADORES POR EL MANEJO DE LA DOCUMENTACION EN RELACION CON LA VENTA. UN CARGO DOCUMENTAL NO PUEDE EXCEDER UNA CANTIDAD RAZONABLE ACORDADA POR LAS PARTES. ESTA NOTIFICACION SE EXIGE POR LEY.</b></p> <p><b>(**) The Dealer's Inventory Tax charge is intended to reimburse the dealer for ad valorem taxes on its motor vehicle inventory. The charge, which is paid by the dealer to the county tax assessor-collector, is not a tax imposed on a consumer by the government, and is not required to be charged by the dealer to the consumer.</b></p>		<table border="1"> <tr><td>LIST PRICE</td><td>\$ 26,545.00</td></tr> <tr><td>MVA</td><td>N/A</td></tr> <tr><td>-REBATE</td><td>N/A</td></tr> <tr><td>NITRO FILL</td><td>495.00</td></tr> <tr><td>GAP WAIVER</td><td>N/A</td></tr> <tr><td>TIRE- N/A PDR- N/A</td><td>N/A</td></tr> <tr><td>THEFT/ID</td><td>N/A</td></tr> <tr><td>LIMITED MAINT PLAN</td><td>N/A</td></tr> <tr><td>PAINT &amp; FAB</td><td>495.00</td></tr> <tr><td>ACCESSORIES</td><td>2,095.00</td></tr> <tr><td>KEY REPLACEMENT</td><td>N/A</td></tr> <tr><td>WINDSHIELD</td><td>N/A</td></tr> <tr><td>TRADE-IN ALLOWANCE</td><td>N/A</td></tr> <tr><td>TRADE-IN PAYOFF</td><td>N/A</td></tr> <tr><td>BALANCE</td><td>29,630.00</td></tr> <tr><td>SALES TAX</td><td>1,851.88</td></tr> <tr><td>DOCUMENTARY FEE (*)</td><td>189.00</td></tr> <tr><td>TITLE</td><td>33.00</td></tr> <tr><td>LICENSE PLATES</td><td>136.25</td></tr> <tr><td>INSPECTION FEE</td><td>23.75</td></tr> <tr><td>FULL DEPUTY FEE</td><td>10.00</td></tr> <tr><td>DEALER'S INVENTORY TAX (**)</td><td>60.27</td></tr> <tr><td>BALANCE</td><td>31,934.15</td></tr> <tr><td>BALANCE</td><td>31,934.15</td></tr> <tr><td>BALANCE</td><td>N/A</td></tr> <tr><td>BALANCE</td><td>31,934.15</td></tr> <tr><td>CASH ON DELIVERY REC. #</td><td></td></tr> <tr><td>AMOUNT TO FINANCE OR DRAFT</td><td>\$ 31,934.15</td></tr> </table>	LIST PRICE	\$ 26,545.00	MVA	N/A	-REBATE	N/A	NITRO FILL	495.00	GAP WAIVER	N/A	TIRE- N/A PDR- N/A	N/A	THEFT/ID	N/A	LIMITED MAINT PLAN	N/A	PAINT & FAB	495.00	ACCESSORIES	2,095.00	KEY REPLACEMENT	N/A	WINDSHIELD	N/A	TRADE-IN ALLOWANCE	N/A	TRADE-IN PAYOFF	N/A	BALANCE	29,630.00	SALES TAX	1,851.88	DOCUMENTARY FEE (*)	189.00	TITLE	33.00	LICENSE PLATES	136.25	INSPECTION FEE	23.75	FULL DEPUTY FEE	10.00	DEALER'S INVENTORY TAX (**)	60.27	BALANCE	31,934.15	BALANCE	31,934.15	BALANCE	N/A	BALANCE	31,934.15	CASH ON DELIVERY REC. #		AMOUNT TO FINANCE OR DRAFT	\$ 31,934.15																			
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On this purchase agreement, you can see that items like Nitro Fill and Paint & Fab total almost **\$1,000**, and these are not necessary. A good rule of thumb when looking for "dirty items" on a purchase agreement is to look for the items that are written in, as opposed to the items that are part of the original agreement. The items outlined in blue are legitimate fees. You can see the differences in the purchase agreement above.

\*Due to the market, some items can not be removed.



## Purchase Agreement Example 2

WARRANTY STATEMENT		CASH PRICE OF VEHICLE	
We are selling this Vehicle to you AS-IS and we expressly disclaim all warranties, express and implied, including any implied warranties of merchantability and fitness for a particular purpose, unless we enter into a service contract with you at the time of, or within 90 days of, the date of this transaction. All warranties, if any, by a manufacturer or supplier other than our Dealership are theirs, not ours, and only such manufacturer or supplier shall be liable for performance under such warranties. We neither assume nor authorize any other person to assume for us any liability in connection with the sale of the Vehicle and related goods and services. <b>CONTRACTUAL DISCLOSURE STATEMENT (USED VEHICLES ONLY)</b> The information you see on the window form for this Vehicle is part of this contract. Information on the window form overrides any contrary provisions in the contract of sale. Traducción española: Vea el dorso.	OPTIONAL ACCESSORIES: <input type="checkbox"/> See attached Addendum Sticker	\$	52020.00
	TINT/PAINT PROTECTION	\$	1490.00
	POWDER COATED WHEELS	\$	2495.00
	N/A	\$	N/A
	N/A	\$	N/A
	N/A	\$	N/A
	N/A	\$	N/A
	N/A	\$	N/A
	N/A	\$	N/A
	N/A	\$	N/A
OTHER MATERIAL UNDERSTANDINGS AND INTEGRATED DOCUMENTS		TOTAL SELLING PRICE	
PLEASE SEE ATTACHED DELIVERY CONFIRMATION		\$	56605.00
<input type="checkbox"/> IF BOX IS MARKED, PLEASE SEE ATTACHED DAMAGE DISCLOSURE		LESS: TRADE-IN ALLOWANCE	\$ N/A
		REBATE	\$ 1000.00
		SUBTOTAL	\$ 55005.00
		N/A	\$ N/A
DEALER'S INVENTORY TAX		SALES TAX 6.25 %	
Dealer's Inventory Tax: The Dealer's Inventory Tax charge is intended to reimburse the Dealer for ad valorem taxes on its motor vehicle inventory. The charge, which is paid by the Dealer to the county tax assessor-collector, is not a tax imposed on a consumer by the government, and is not required to be charged by the Dealer to the consumer.		\$	3437.81
		DEALER'S INVENTORY TAX	\$ 109.90
	N/A	\$	N/A
DOCUMENTARY FEE		DOCUMENTARY FEE *	\$ 150.00
*Documentary Fee: A documentary fee is not an official fee. A documentary fee is not required by law, but may be charged to buyers for handling documents relating to the sale. A documentary fee may not exceed a reasonable amount agreed to by the parties. This notice is required by law. Traducción española: Vea el dorso.		DEPUTY SERVICE FEE	\$ N/A
		STATE INSPECTION FEE	\$ 16.75
		LICENSE FEE	\$ 136.25
		TITLE FEE	\$ 33.00
		Station Insp Fee	\$ 7.00
		N/A	\$ N/A
		N/A	\$ N/A
		TOTAL DUE	\$ 58895.71
		PLUS: BALANCE OWED ON TRADE-IN	\$ N/A
		N/A	\$ N/A
		N/A	\$ N/A
		N/A	\$ N/A
		N/A	\$ N/A
		N/A	\$ N/A
		N/A	\$ N/A
		PARTIAL PAYMENT see reverse	\$ 10000.00
		N/A	\$ N/A
		UNPAID BALANCE DUE	\$ 48895.71

The sales price of this vehicle included almost \$4,000 in optional products on this "dirty" purchase agreement. The member requested that the dealer remove all the products before First Service funded the loan, or they would not purchase the vehicle.

The dealer wasn't happy, but the member ended up paying \$4,000 less for the vehicle.

First Service can provide you with Extended Warranty, GAP, and Multishield Protection at a far lower cost than the dealership.

As you are reviewing the purchase agreement, if the dealer tells you VIN Etching, Phantom Footprints, or Theft Protection are “already on the car,” your response should be as follows:

New Message — ↗ ✕

To

Subject

I understand you may have placed a sticker on the vehicle, but you have not paid for a benefit registration. It's just a sticker.

Please remove this cost from the purchase agreement or lower the cost of the vehicle by the equivalent amount, or I will continue my vehicle search elsewhere.

▾ | 🗑️ 😊 📎 Send



## Finalize the Numbers

Once you have purchase agreements from all the dealers that are interested in competing for your business, you can compare them apples to apples. As long as all the dealers sent you information on the same vehicle with the same equipment package, you now have the ability to pick the best price.

You can also continue to negotiate on things like exterior/interior colors if that is something that is important to you. For example, if you would prefer a white car with beige interior and Dealer A has that one, but it is \$500 more than Dealer B who has a blue car with gray interior, you can email Dealer A and see if they would be willing to match the price of Dealer B.

New Message — ↗ ✕

To

Subject

I am really leaning toward purchasing the white (Make/Model) from you because of the color, however another dealership I am talking to has the same vehicle in blue that I am not as fond of for \$500 less. I will purchase the white one from you if you can come down \$500 and match the other dealership.

If you cannot come down on the price, I understand. However, I'll be purchasing the blue one from one of your competitors.

☺ 📎 Send



# Evaluate Dealer Financing for the Rebate

What if the dealer offers an additional rebate if you use the factory lender?

Sometimes, taking advantage of dealer financing in order to secure additional rebates can help you lower the total amount financed, and then you can refinance your vehicle with First Service to lower your payments. Your First Service loan officer can help you do the math to figure out if this is in your best interest.

In the example below, this member was offered an additional rebate of \$1,250 to use Ford Motor Credit Company (FMCC), but the rate with the dealership was much higher than the First Service rate. In this instance, the best course of action is to finance the vehicle with FMCC to take advantage of the additional rebate and then immediately turn around and refinance the vehicle with First Service at a lower rate. Keep in mind, you will have to let the dealer pull your credit, and you need to be sure they don't sneak any additional charges on your purchase agreement or finance contract.

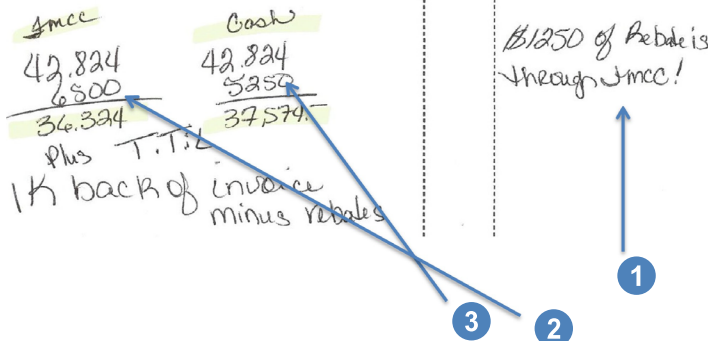
Once the loan is established in the lender's system (typically 1-2 weeks), we can complete the refinance with First Service and pay off the factory lender.

## Important Notes

- You do not have to wait 90 days or make 3 payments with the other lender.
- You will not lose the additional rebate if you refinance within 90 days.

081	TUXEDO BLACK		
4C	CAMEL LEATHER BUCKET SEAT		
	INCLUDED ON THIS VEHICLE		
	EQUIPMENT GROUP 202A	5785.00	5048.00
	HEAVY DUTY TRAILER FOM		
	DRIVER VISION PACKAGE		
	CLIMATE CONTROLLED SEATS		
	2ND ROW LEATHER BENCH		
	SEATS W/HEAT CLIMATE CONTROL		
	3RD ROW POWERFOLD SEAT		
	OPTIONAL EQUIPMENT		
995	-FLEX FUEL 5.4L SOHC V8 ENGINE	NC	NC
446	-6-SPEED AUTOMATIC O/D TRANS	NC	NC
	TX/OK EDITION DISCOUNT	NC	NC
153	FRONT LICENSE PLATE BRACKET	NC	NC
	TOTAL OPTIONS	5785.00	5048.00
	TOTAL VEHICLE & OPTIONS	46390.00	42932.00
	DESTINATION & DELIVERY	995.00	995.00
	TOTAL BEFORE DISCOUNTS	47385.00	43907.00
	##SPECIAL ADDED DISCOUNTS		
	TX/OK EDITION DISCOUNT	1000.00-	873.00-
	TOTAL SAVINGS	1000.00-	873.00-
	TOTAL FOR VEHICLE	46385.00	43824.20
	FUEL CHARGE		109.20
	ADVERTISING ASSESSMENT		681.00
	SHIPPING WEIGHT 5377 LBS.		
	TOTAL	46385.00	43824.20

- \$1,250 ADDITIONAL rebate if you finance with Ford Motor Credit
- Total of car minus initial rebate
- Total of car minus initial rebate plus additional rebate



In this example, if you finance with Ford you will receive an additional \$1250 rebate.

This effectively raises the total rebate amount from \$5250 to \$6500, thus lowering the cost of the vehicle.

Remember, your First Service loan officer can run all these numbers for you and help you pick the right option for you.

If you choose to go with the factory financing, you need to make sure that the Unpaid Balance on your "clean" purchase agreement matches the Amount Financed (Line 5) on the factory lender's finance contract.

In the example below: If your "clean" purchase agreement shows an unpaid balance of \$38,890.23 after you take advantage of the additional rebate offered through the dealer's lender, make sure Line 5 (Amount Financed) on the other lender's finance contract also equals \$38,890.23.

### Purchase Agreement

BUYERS FOR HANDLING DOCUMENTS RELATING TO THE SALE. A DOCUMENTARY FEE MAY NOT EXCEED A REASONABLE AMOUNT AGREED TO BY THE PARTIES. THIS NOTICE IS REQUIRED BY LAW.	-	N/A
UN HONORARIO DE DOCUMENTACIÓN NO ES UN HONORARIO OFICIAL. UN HONORARIO DE DOCUMENTACIÓN NO ES REQUERIDO POR LA LEY. NUNCA PUEDE SER CARGADA AL COMPRADOR COMO GASTOS DE MANEJO DE DOCUMENTOS RELACIONADOS CON UNA VENTA. UN HONORARIO DE DOCUMENTACIÓN NO PUEDE EXCEDER UNA CANTIDAD RAZONABLE ACORDADA POR LAS PARTES. ESTA NOTIFICACIÓN ES REQUERIDA POR LA LEY.	+	5.00
BUYER TAG FEE	+	N/A
UN HONORARIO DE DOCUMENTACIÓN NO ES REQUERIDO POR LA LEY. NUNCA PUEDE SER CARGADA AL COMPRADOR COMO GASTOS DE MANEJO DE DOCUMENTOS RELACIONADOS CON UNA VENTA. UN HONORARIO DE DOCUMENTACIÓN NO PUEDE EXCEDER UNA CANTIDAD RAZONABLE ACORDADA POR LAS PARTES. ESTA NOTIFICACIÓN ES REQUERIDA POR LA LEY.	+	N/A
WARRANTY (STATEMENT)	+	N/A
UN HONORARIO DE DOCUMENTACIÓN NO ES REQUERIDO POR LA LEY. NUNCA PUEDE SER CARGADA AL COMPRADOR COMO GASTOS DE MANEJO DE DOCUMENTOS RELACIONADOS CON UNA VENTA. UN HONORARIO DE DOCUMENTACIÓN NO PUEDE EXCEDER UNA CANTIDAD RAZONABLE ACORDADA POR LAS PARTES. ESTA NOTIFICACIÓN ES REQUERIDA POR LA LEY.	+	N/A
YOU ACCEPT THIS VEHICLE AS-IS AND WE EXPRESSLY DISCLAIM ALL WARRANTIES, EXPRESS OR IMPLIED, INCLUDING ANY IMPLIED WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE, UNLESS OTHERWISE INDICATED BELOW. ALL WARRANTIES, IF ANY, BY A MANUFACTURER OR SUPPLIER OTHER THAN OUR DEALERSHIP ARE THEIRS, NOT OURS, AND ONLY SUCH MANUFACTURER OR OTHER SUPPLIER SHALL BE LIABLE FOR PERFORMANCE UNDER SUCH WARRANTIES. WE NEITHER ASSUME NOR AUTHORIZE ANY OTHER PERSON TO ASSUME FOR US ANY LIABILITY IN CONNECTION WITH THE SALE OR LEASE OF THE VEHICLE AND THE RELATED GOODS AND SERVICES. IF THE SELLER/SERVICE CONTRACT ON OUR OWN BEHALF, ANY IMPLIED WARRANTIES WILL APPLY ONLY WITH RESPECT TO THE ITEMS COVERED IN THE SERVICE CONTRACT.	+	N/A
UN HONORARIO DE DOCUMENTACIÓN NO ES REQUERIDO POR LA LEY. NUNCA PUEDE SER CARGADA AL COMPRADOR COMO GASTOS DE MANEJO DE DOCUMENTOS RELACIONADOS CON UNA VENTA. UN HONORARIO DE DOCUMENTACIÓN NO PUEDE EXCEDER UNA CANTIDAD RAZONABLE ACORDADA POR LAS PARTES. ESTA NOTIFICACIÓN ES REQUERIDA POR LA LEY.	+	N/A
DEPOSIT / PARTIAL PAYMENT	-	N/A
UN HONORARIO DE DOCUMENTACIÓN NO ES REQUERIDO POR LA LEY. NUNCA PUEDE SER CARGADA AL COMPRADOR COMO GASTOS DE MANEJO DE DOCUMENTOS RELACIONADOS CON UNA VENTA. UN HONORARIO DE DOCUMENTACIÓN NO PUEDE EXCEDER UNA CANTIDAD RAZONABLE ACORDADA POR LAS PARTES. ESTA NOTIFICACIÓN ES REQUERIDA POR LA LEY.	-	N/A
DEPOSIT / PARTIAL PAYMENT	-	N/A
UN HONORARIO DE DOCUMENTACIÓN NO ES REQUERIDO POR LA LEY. NUNCA PUEDE SER CARGADA AL COMPRADOR COMO GASTOS DE MANEJO DE DOCUMENTOS RELACIONADOS CON UNA VENTA. UN HONORARIO DE DOCUMENTACIÓN NO PUEDE EXCEDER UNA CANTIDAD RAZONABLE ACORDADA POR LAS PARTES. ESTA NOTIFICACIÓN ES REQUERIDA POR LA LEY.	-	N/A
UNPAID BALANCE DUE	=	38890.23

### Factory Lender's Finance Contract

to	for	\$	N/A
to	for	\$	N/A
to	for	\$	N/A
to	for	\$	N/A
to	for	\$	N/A
to	for	\$	N/A
to	for	\$	N/A
to	for	\$	N/A
to	for	\$	N/A
Total Other Charges and Amounts Paid to Others on Your Behalf			\$ 2,286.00 (4)
5 Amount Financed (3 + 4)			\$ 38,890.23 (5)

$\$38,890.23 = \$38,890.23$

If Line 5 (Amount Financed) on the other lender's finance contract is higher than your carefully negotiated "bottom line" (Unpaid Balance) on your purchase agreement, this means the finance manager has added optional items!

Politely tell the finance manager that you only want to finance the Unpaid Balance on your purchase agreement! However, it is okay to purchase GAP insurance, so that you're covered in the event your car is totaled or stolen.

Once you go through with financing with the factory lender to take advantage of the additional rebate, do not forget to take the last step and follow through with First Service to refinance your vehicle with us.

# Use Your Express Check

If everything looks good on the purchase agreement (and matches up to the finance contract if you are going to finance with them to take advantage of the rebate), make an appointment to take delivery. Make sure you have your Express Check filled out before you get to the dealership!

- Be specific about setting an appointment. Dealerships will tell you “just come on in” and then use that opportunity to try and flip the financing on you at the last minute.
- Ask that the car be parked out front when you arrive. Dealerships will use stall tactics like gassing it up or one last detail to try and flip the financing on you at the last minute.
- When you go inside to give them your Express Check and fill out a small amount of paperwork, don't take the bait when they ask what kind of deal you're getting.

In all of the above situations, simply say, “I am already getting an excellent rate with my credit union,” then pay with your First Service Express Check, and enjoy your new ride!

Lastly, if the salesperson did a good job, hold up your end of the bargain from that very first email and give them those high CSI ratings.

So let's review:

1. Get Pre-Approved for an [Express Check](#)
2. Slow Down
3. Negotiate via Email
4. Use your Express Check

For any questions related to purchasing a new car, the First Service loan officers are here to help at 713.676.6919.



## Social Security Number Authorization

By signing below, I authorize \_\_\_\_\_ (Automobile Dealership) to utilize my Social Security Number for identification purposes only in conjunction with an automobile purchase from their dealership.

This is not an authorization to access my credit report.

By signing below, the dealer representative acknowledges that they will not utilize my Social Security number to access my credit report and will be subject to legal action if an inquiry from the dealership appears on Equifax, Experian, or TransUnion.

\_\_\_\_\_  
Purchaser – Print Name

\_\_\_\_\_  
Dealer Representative – Print Name

\_\_\_\_\_  
Purchaser – Signature

\_\_\_\_\_  
Dealer Representative – Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date