



# MONEY Matters



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## The Best Time to Buy a Car



To put yourself in the best negotiating position, the time of month or year when you shop for a new car really does matter. Dealerships and individual salespeople have monthly quotas to meet. So in the last few days of a month, they're especially eager to make deals. In late summer and early fall as the next year's models are about to go on sale, buying a leftover vehicle from the current model year can mean huge savings. Shopping for cars right before Christmas—when auto showroom traffic is light—also can produce a good deal.

Shopping at the right time can boost your chances of getting a really good car deal. But if you aren't prepared with research and a pragmatic target price, you aren't likely to make the most of your good timing.

Fortunately, Internet Web sites now make it easy to find once-elusive cost data that will tell you how ready a dealer is to deal on a given model. Web sites like Kelley Blue Book ([kbb.com](http://kbb.com)), Edmunds.com, and MSN Autos ([autos.msn.com](http://autos.msn.com)) show the dealer cost or invoice price in addition to the list price or manufacturers suggested retail price (MSRP). Whenever you're shopping, always start negotiating from the invoice price, not the MSRP. Kelley Blue Book and Edmunds also show what typical consumers actually paid for a given model in your region based on your zip code.

If you are shopping for a slower-selling model, aim for deal near invoice price or perhaps even lower. Make sure you don't let the sales person bring the rebate into the negotiations. You're entitled to that from the manufacturer no matter what price you negotiate otherwise.

As auto companies get ready for their annual new-model introduction, dealers are eager to get rid of the old models—especially since dealer volume targets set by the manufacturers track the model year. With this strategy, you may be limited in your choice of the exact color and optional equipment you ideally would pick. Offsetting that is the best deal you're likely to find any time. Usually such model-year shopping works best in July, August, and early September ahead of the traditional Oct. 1 start of the model year.

Most importantly, when you are ready to start shopping for your new car, get a preapproved auto loan from Germania Credit Union before visiting the dealership. Germania Credit Union offers excellent rates on automobile loans.

### GCU Auto Rates

New Car Rates (Up to 2 years old)		Used Car Rates	
Term	APR*	Term	APR*
Up to 36 mos.	5.40% to 13.45%	Up to 24 mos.	5.90% to 13.95%
37 to 48 mos.	5.65% to 13.70%	25 to 36 mos.	6.15% to 14.20%
49 to 60 mos. (over \$12,000)	5.90% to 13.95%	37 to 48 mos.	6.40% to 14.45%
61 to 72 mos. (over \$26,000)	6.65% to 8.20%	49 to 60 mos. (over \$12,000)	6.65% to 14.70%
		61 to 72 mos. (over \$26,000)	7.40% to 8.95%

\*APR is **Annual Percentage Rate**. Applicants must qualify based on normal credit approval guidelines. The **Annual Percentage Rate** you receive for the indicated loan type will be within the range disclosed and is based on various credit-worthiness criteria. Loan terms and rates subject to change without notice.

## Germania Credit Union Now Offers Money Market Accounts



**Money Markets Make Sense:** If you are saving for a big-ticket item or looking for a place to park some money while you decide where to invest it, the new Germania Credit Union Money Market Account is just what you need.

A money market account at Germania Credit Union is simply a savings account, but with a twist. You must meet a higher minimum balance requirement, however, you can earn a higher dividend rate than Regular Share (savings), without the term requirement and early withdrawal penalty of a Certificate of Deposit. In addition, you can write up to three checks a month on the account. You may perform up to six withdrawals and transfers per month (including up to three checks), so your funds are easily accessed.

If you have a deposit of \$2,500.00 or more and are looking for a place where you can earn more than the regular savings rates and still have access to funds, our new Money Market Account may be just what you are looking for. For more information or to open an account give us a call today at 1-800-392-2202.

## Summer Loan Special!



What's Keeping You! Looking to take a Vacation, but don't have the cash on hand? Germania Credit Union can help with our Summer Loan Special. Special rates will be available July 1, 2007 thru August 31, 2007. Call Jo Lynne at 1-800-392-2202, Ext. 7506 for more details.

## Summer Loan Special!



**Coming Soon.....**  
**New Germania Credit Union Web Site!**

## DISCOUNT TICKETS



**FIESTA TEXAS - San Antonio**  
 \$31.85 Adults & Children (ages 3 and up)

**SCHLITTERBAHN - New Braunfels**  
 \$34.20 Adults (ages 12 and up)  
 \$28.20 Children (ages 3 - 11)



**Office Hours:**  
 Monday - Friday  
 8:00 am - 5:00 pm  
 (No transactions after 4:00 pm)  
 Germania will be closed  
**Wednesday, July 4**  
 in observance of Independence Day  
 and **Monday, September 3**  
 in observance of Labor Day.

### Current Rates:

Annual Percentage Yield (APY) for Regular Share Accounts is accurate as of 06-30-2007.

#### Regular Share Account

**Dividend Rate** ..... 1.25%

**APY** ..... 1.26%

Contact the credit union for further information about applicable rates, fees and terms.

### Statistics:

(as of May 31, 2007)

Assets ..... \$ 8,401,963  
 Shares ..... \$ 6,806,976  
 Share Drafts ..... \$ 283,396  
 Loans ..... \$ 6,527,799  
 Members ..... 2,218

### Board of Directors

Rick Blundell, Jr., Chairman  
 Richard Grimmer, Vice Chairman  
 Trey Hardy, Treasurer  
 Sandy Wellbrock, Secretary  
 William Boer  
 Delbert Boeker  
 Russell Hill  
 Angella Kemper  
 Debra Nichols

### Staff

C.W. Barker, President  
 Janet Mantey  
 Jo Lynne Goldberg  
 Brandy Jackson



AMERICA'S  
**CREDIT UNIONS™**

*Where people are worth more than money.™*

Your savings federally insured to at least \$100,000 and backed by the full faith and credit of the United States Government.

**NCUA**

National Credit Union Administration, a U.S. Government Agency