



Stay Financially Fit in 2014!



Paying higher than 2.75% on your auto loan?

Contact us about our 1% Auto Refinance Loan Special now through May!

Along with competitive rates, Quaker Oats Credit Union also has several easy-to-use products and services to help you while shopping for your new vehicle.

Just to name a few...

[Loan Calculator](#)

[Nada Guides](#)

[Loan Rates](#)

[Quick Lending Program](#)

[Loan Application](#)

[Loan Insurance](#)



Check out our series on ways you and your family can Stay Financially Fit in 2014. Watch for monthly emails that include tips that will help you improve your financial well-being in 2014.

Tip #4- Learn Why Your Credit Union May Offer A Better Auto Loan Deal

Currently rates are lower than ever and the economy is moving forward, so 2014 is considered to be the ideal year to purchase a new automobile. However, you may be unaware of all your loan options and what your credit union has to offer when it comes to purchasing a new vehicle.



Here are 3 reasons why you should consider refinancing your auto loan to a credit union:

- 1.** Credit union rates and terms are set with member's needs in mind (rather than owner or stockholder needs) and therefore tend to favor the borrower.
- 2.** It helps to build a relationship with your credit union because the more a credit union can learn about a member's financial habits, the easier it is to make a loan decision. Credit unions traditionally look beyond the member's credit score to determine if they qualify for a loan. However, if the credit union has no prior history with the member, they are left with only a credit score and income on which to base their loan decision. A positive history with the credit union may indeed influence loan decisions in your favor.
- 3.** It's just easier to have all of your financial business in one place! While consumers have a number of choices for financing, Consumer Reports notes that credit union operating costs are low and loan rates are often quite competitive. In fact, auto loan rates are one of the primary reasons why many consumers join a credit union in the first place.

Contact us for the latest auto loan deals and rates.



[Forward email](#)



This email was sent to dennis@quakeroatscu.com by dennis@quakeroatscu.com | [Update Profile/Email Address](#) | Instant removal with [SafeUnsubscribe™](#) | [Privacy Policy](#).

Quaker Oats Credit Union | 3535 Center Point Road NE | Cedar Rapids | IA | 52402-5530