



Now is the Time to Really Save

Get CASH for Your Clunker & A Great Loan Rate From Your Credit Union

The CAR Allowance Rebate System (CARS) is a \$1 billion government program that helps consumers buy or lease a more environmentally-friendly vehicle from a participating dealer when they trade in a less fuel-efficient car or truck. The program is designed to energize the economy; boost auto sales and put safer, cleaner and more fuel-efficient vehicles on the nation's roadways. Consumers will be able to take advantage of this program and receive a \$3,500 or \$4,500 discount from the car dealer when they trade in their old vehicle and purchase or lease a new one.

Important Things to Know

- Your vehicle must be less than 25 years old on the trade-in date.
- Only purchase or lease of new vehicles qualify.
- Generally, trade-in vehicles must get 18 or less MPG (some very large pick-up trucks and cargo vans have different requirements).
- Trade-in vehicles must be registered and insured continuously for the full year preceding the trade-in.
- You don't need a voucher, dealers will apply a credit at purchase.
- Program runs through Nov. 1, 2009 or when the funds are exhausted, whichever comes first.
- The program requires the scrapping of your eligible trade-in vehicle, and that the dealer disclose to you an estimate of the scrap value of your trade-in. The scrap value, however minimal, will be in addition to the rebate, and not in place of the rebate.

Information from cars.gov/how. See this site for more information and to obtain program updates.

Visit us today to get **PRE-APPROVED** for a car loan and save even more!



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