FEDERAL CREDIT UNION

LOOKING FOR A TROUBLE-FREE CAR?

10 WAYS TO ASSESS RELIABILITY.



It's normal to be a bit anxious when it's time to buy a car. Not only is a car a huge initial investment, you also want to ensure the vehicle you choose isn't destined for expensive repairs.

When you're purchasing a car, you have to be especially careful and diligent. You should spend time researching options and investigating a car's history.

NEW VEHICLE

It is time to reward yourself. A new vehicle comes with warranties and the latest features. Regardless, you are looking for a trouble-free car, so how do you assess the reliability of it?

TAKE IT FOR A TEST DRIVE

First and foremost, drive it. If there is a model or two you're interested in, a test drive will help you see how it truly handles.

Call up the dealer and make sure they have what you are interested in ready and available. Be prepared to say no to the high-pressure sales. It can be tough to walk away from a dream car, but you must make sure you are making a wise decision.

RESEARCH REDESIGNS

Cars are regularly updated by the manufacturers. They are looking for ways to boost sales with the newest technology. It's also an opportunity to work out issues found in the earlier models.

Many experts advise against purchasing a newly introduced model. New models typically have quality issues that are ironed out over time.

Sometimes, a redesigned model is replacing an older and less reliable model. Check out review sites to learn if this is the case. It pays to do your research.

IS IT AN ENTIRELY NEW MODEL?

You should be cautious with a new model because designs and features haven't been road and time tested.

You may have a model that was rushed through the design process to get it out the door in time for an auto show. These cars will last long enough for you to sign the dotted line and drive past the dealer gate.

If you must have a first-year model, just be prepared for updates, recalls and revisions.

HOW RELIABLE IS THE BRAND?

Some brands don't stack up against the competition. Over the years brands have come and gone, and the ones remaining either have brand loyalty, enough money or they produce quality vehicles. Any of these things can keep a manufacturer, and models, driving on the roads today.

Take a look at the <u>reliability</u> of the car. If they consistently make cars that rank highly, then there is a good chance the vehicle will be a good one. However, like all investments, historical trends are not a guarantee of the future, but you should consider them.

WHAT DO CRITICS THINK ABOUT IT?

It can be easy to go with the information so far and get a pretty decent car. Further research can help solidify your search. For instance, sites like <u>USNews</u> and <u>JDPower</u> have reliability ratings that go back years. Sites like these and others will do initial reviews for cars, usually based on 90-day driving tests. They consider all points including interior design, ride quality, performance and more.

The critics may also compare a model against several others and see how they stack up. This can be a helpful way for you to find a car that you hadn't previously considered. Looking at these reviews can give you a lot of insight into things that you didn't know to think about.

Go through this process with an open mind and a fixed budget.

USED VEHICLE

Buying a trouble-free used car requires a little more effort. You need to take into consideration all of the steps you would consider when purchasing a new car, and add a few additional steps.

Thankfully, working out what critics and owners think about a particular model year of a car is a piece of cake. The tricky part is you may be inundated with information that you have to sort through.

Once you have completed your research, there are a few more steps you should consider if you want a reliable, low maintenance used car.

CHECK THE TITLE

One of the most important steps when buying a used car is to check the title. Here you can see if the car has any reported accidents or if it has been repurchased by a state lemon-law program or is a salvaged title.

A reliable vehicle is one that hasn't been flooded. Did you know there were <u>500,000</u> flooded vehicles after hurricane Harvey hit Texas? There are a <u>few steps</u> you can take beyond just looking at the title, in case sellers have attempted to "<u>title wash</u>" the vehicle.

A clear title is a good sign, but don't stop with the first step. You still want to check maintenance history and keep in mind a car might have an unreported accident.

CHECK THE VEHICLE HISTORY REPORT

What does not make it into the title, may end up on a vehicle history report. Sites like CarFax can provide reports with detailed information such as routine maintenance logs, fender benders, and if the car was considered a total loss at any point.

HIRE A MECHANIC

One of the easiest things you can do to determine a car's reliability is to take it to a mechanic you know and trust. They should know what to look for in a particular model, and what could wind up being an issue later down the road. If there has been past work done on the body or drivetrain, your mechanic should be able to tell if the work is quality or not.

If the person you are buying from doesn't want to let you take it to a mechanic or have someone look at the car, then you should just keep looking elsewhere. You don't want to buy a car with hidden problems.

CHECK FOR RECALLS

It is always pertinent to check for recalls on a particular make and model, especially if you are buying used. Websites like <u>Safercar.gov</u> and <u>Cars.com</u> have easy to use look-up tables where you can search by VIN or just do a blanket search by make and model.

So, <u>what do you do</u> if the car you want to buy has an outstanding recall on it that hasn't been addressed? First off, don't stress too much about it. A recall means there is a known issue with a fix and the only thing it will cost you is time. You will not be charged for the repair.

CONTACT THE PREVIOUS OWNER

If you aren't already in contact with the previous owner when buying a used car, see if you can get their information. Find out if there are any quirks about that exact car that general critic and user reviews online can't cover.

Maybe the turn signal takes a few moments to warm up before activating, perhaps the windshield wipers only go at full speed, or maybe the back windows won't roll down for whatever reason. Little quirks aren't always a deal breaker.

Check out links at <u>WEOKIE.org</u>, like NADA to research and price vehicles you may be interested in.

From new to used, WEOKIE is dedicated to helping its members find competitive rates on their next car loan. If you have any questions, reach out to us at
405.235.3030 or 800.678.5363. Our goal is helping you find financing for all of your transportation needs.



