

# Credit Union Auto Financing... Right at the Dealership!



Remember when purchasing a vehicle used to be an all day excursion? It probably meant driving to your local auto dealer, finding a car in your favorite color with just the right options, haggling over the price, filling out a lot of paperwork, and going back and forth between dealer and credit union with payment in hand. Well now there's a better way! Central Communications Credit Union and CUDL (Credit Union Direct Lending) have teamed up to bring you CUDL AutoSMART: the best possible way to make your auto buying experience virtually painless.

## **Get Your Loan Approved On-the Spot**

From 7 a.m. until midnight, seven days a week, including holidays, Central Communications Credit Union can approve your new or used auto loan while you are at the dealership, and without visiting your credit union branch. It's almost like having a loan officer right at the dealership with you! Through the CUDL program, Central Communications Credit Union has partnered with dealerships in your community to offer you a convenient way to purchase a vehicle and get your credit union financing. This program utilizes Central Communications Credit Union's current low auto loan rates and terms when financing your vehicle. Best of all, the CUDL program is simple for both members and dealers to use!

## **It's as Easy as 1-2-3!**

1. Decide on the make and model of the vehicle you want through the CUDL AutoSMART Website
2. Visit any participating dealership
3. Apply for Central Communications Credit Union low-rate auto financing through the CUDL system. Within minutes, you'll have a financing decision.

Once the financing is approved, the dealer receives the credit union's terms and conditions, completes the sales contract, and you drive the vehicle off the lot. Don't worry about the paperwork—through CUDL, Central Communications Credit Union, and the dealer, it is all taken care of electronically. We are making this convenient service available to alleviate some of the stress that accompanies the auto buying experience and therefore allows you more time to enjoy your new or used vehicle.

## **Find the CUDL Dealer Nearest You**

Be sure to look for the CUDL logo (seen below) when shopping at the dealerships. This logo signifies that the dealer can offer Central Communications Credit Union financing. Make sure to identify yourself as a Central Communications Credit Union member and ask for your financing through the CUDL system. To find a local participating dealership, simply visit our website at [www.centralcommunications.org](http://www.centralcommunications.org) to connect to the CUDL AutoSMART Website.



Membership, Ownership, Financial Security

