



# Buying a Car from an Individual Seller

## 6 Steps to Financing Your New Car



### STEP 1 — GET PRE-APPROVED

- CALL: 1 (877) 988-0471
- CLICK: [techcu.com/Auto](https://techcu.com/Auto)
- VISIT: a branch



### STEP 2 — FIND A CAR

- Get the VIN number
- Get the Blue Book value
- Negotiate final price



### STEP 3 — GATHER AND SEND DOCUMENTS

- Get paperwork checklist
- Fill out all paperwork
- Send **originals** to Tech CU via FedEx or Priority Mail, or bring to branch
- Keep a **copy** for your records



### STEP 4 — FINALIZE LOAN TERMS

A Tech CU Rep will contact you to discuss your:

- Loan amount
- Interest rate



### STEP 5 — SIGN FINAL DOCUMENTS

#### Lender-Owned car

- Final documents sent to buyer and seller via mail or email
- Buyer and seller sign and return documents
- Check is sent to lender and seller

#### Seller-Owned car

- Buyer and seller meet at Tech CU branch to sign documents
- Title is exchanged
- Seller receives check



### STEP 6 — AUTO INSURANCE

#### Protect your vehicle

- Auto/Motorcycle insurance
- Antique/Classic Auto insurance
- CLICK: [techcu.com/Insurance](https://techcu.com/Insurance)

**Your loan is funded — Pick up your new car!**

For a complete CHECKLIST, visit: [techcu.com/PurchaseCheckList](https://techcu.com/PurchaseCheckList)