



MARINES DON'T SHOP. THEY CONQUER.

When the year ends, car savings begin.

If you're in the market for a new or used car or truck, this is one of the best times of year to take action, as dealers scramble to optimize their inventory. In true Marine fashion, you'll want to go in armed with a strategic plan to take advantage of year-end deals and maximize your savings. So we've assembled six ways to save even more at the dealership. See our tips inside the back cover of this issue.

MARINES

SEEK THE TACTICAL ADVANTAGE IN EVERY SITUATION. INCLUDING BUYING CARS.

These six strategies can help you save even more on dealers' end-of-year sales:

➤ TIMING

As the new year approaches, sales quotas, potential bonuses, new and old inventory create the perfect storm for buyers. Incoming models are in greater supply, making their pricing more flexible. At the same time, dealers are working to rid their lots of outgoing models, often triggering additional sales incentives.

➤ BUDGET

No deal is a good deal if it doesn't fit into your budget. What's your budget? Obviously, the answer will vary based on your situation, but if you can cap all your transportation costs at roughly 10% of your gross income, you should be on track. That includes gas, maintenance, insurance and the like.

➤ NEW VS USED

Opting for a slightly older version of the model you're interested in can yield thousands in savings on the vehicle and insurance costs. On the other hand, with a new vehicle, you may find better incentives and financing, plus the latest in safety and technology.

➤ FINANCING

A good deal should also include a good loan. Focus on loan length and interest rate. Aim for a rate in the low single digits. If your credit history is holding you back, buy a safe, reliable vehicle below your means while you work to bump up your score.

➤ THE EXTRAS

Extras like vehicle protection and "environmental" packages can add thousands to your final price tag. Do your homework in advance and don't leave the lot with something you didn't intend on buying when you got there.

➤ TOTAL COST OF OWNERSHIP

Don't stop at the sticker price. Compare the insurance costs, fuel efficiency, depreciation and maintenance track record. Remember to check out special deals like rebates, cash-back or bonus cash that may tip the scales in favor of one vehicle or another.

➤ **SAVE MONEY THIS HOLIDAY SEASON.**
See the inside back cover for your strategic briefing.
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