

AUTO TALK



Your Quarterly Everything Automotive Newsletter

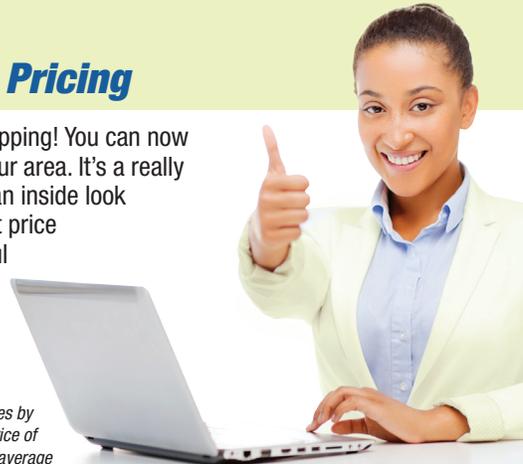
Spring 2017

Website Spotlight: True Value Market Pricing



Take your auto resource car shopping! You can now see what others are paying in your area. It's a really cool, high-tech feature providing an inside look at how you can negotiate and get the best price based on a vehicle's true value. This useful new feature will take a vehicle's make, model, year and mileage and provide more accurate information on its worth.*

*Pricing is subject to change, and special deals and incentives by dealerships and manufacturers are applied that affect the price of the vehicle, impacting accuracy. Pricing feature provides an average price consumers in your region have paid for similar vehicles.



The Resources Tab: Cars & Tech 2017

Learn about the latest technology found in 2017 models: new safety features, fun options and design elements to consider this shopping season. Discover this and more under the Resources tab called Technology Drives. Learn about the latest safety options, including sensor technology, Around Car Monitoring and options planned for launch by some of the largest car manufacturers. It's an exciting time for technology as car makers are partnering with leading tech firms to showcase convenience and safety in 2017 models. For those who just want to have fun, there's great information on new cabin designs, electric cars with zip under the hood, and new navigation features that will have users getting to destinations with touchscreen ease.

Best-Selling Technology & Vehicle Trends 2017

Here's a look at car enthusiasts' picks for trends to watch:

Vehicle-to-Vehicle Communications: Cars will start sharing information with one another, such as driving conditions, weather, speed, sudden braking conditions, accidents and more. This technology will eventually come standard in all cars.

Diesel Demand: Yes, you heard it right. Diesel is making a comeback in several new models and will deliver high fuel economy and excellent performance.

Car Care Apps: Your car will now tell you when it needs an oil change and other service reminders through its app. You no longer need to squint and look at the sticker on the windshield.

Gesture Control: With the wave of your hand, poof, the wipers come on. This feature allows you to control certain functions without pressing a button, touching a screen or having to use voice commands.

Find a Car Tab: Research Pre-Owned

Now is a great time to purchase a reliable, quality pre-owned vehicle. Did you know you can apply for a pre-owned auto loan from your credit union? Great pricing along with low rates make this an excellent choice for members. Start researching on your auto resource to help you find the right pre-owned vehicle and find a wide range of inventory available from dealers in your area. Dealerships will also work with you on extended warranties and other incentives to move inventory off their lots. If you're looking for savings, start here!



Fun stat:
Women buy
more new cars
than men do.

Spring Driving Tips

While the calendar says spring, don't be too eager to remove those winter tires just yet. Here are some tips to make travel safe and headache free this season:

1. **Ice:** Warm temperatures during the day that melt road surface ice and snow, followed by the thermometer dipping to freezing at night, will create hazardous conditions.
2. **More traffic:** Warmer temperatures bring motorcycles and cyclists. Look out for these additional road occupants.
3. **Heavy spring rains:** Flowers need showers, so stay focused on flash flooding and never try to use a flooded roadway.
4. **Cruise control:** During a storm, don't engage. Keep both hands on the wheel to maintain control and never jerk the wheel.
5. **Sand:** Leftover sand on the roadways can reduce the grip your tires have on the road. Slow down and expect the road to be slippery from sand.
6. **Animals:** More animals are on the road in the spring. Slow down, take care, but don't take evasive actions to avoid them, as many a motorist has had a serious accident trying to avoid them.
7. **Driver distraction:** This is the leading cause of accidents. Stay focused. There's a lot going on in the spring as the weather gets warmer.



Driverless cars will save an estimated 33,000 lives every year in the U.S.

Warming Up the Car

We've all heard warming up the car is good for the engine. Cars built before 1980 did need to be warmed up because they had carburetors. Today's vehicles have fuel injection systems that regulate the ratio of air to fuel in your engine. The carburetor needed to be warm in order to get the right mix of air to fuel. Fuel injection systems rely on oxygen sensors to get the right combination and need only 30 seconds to reach ready-to-drive. Also, newer models warm up faster when driven versus idling. Good to know!

Time for New Brakes?

Looking and listening are two ways to check disc brakes for wear and tear. Check for wear by viewing your brakes through the wheel's spokes. The outside pad will be pressed against a metal rotor—there should be at least ¼ inch of pad. If it's less, you should get your pads inspected and replaced. Now, about that high-pitch screeching sound when you touch the brakes—it's your brakes telling you they need attention. A small metal indicator is giving you an audible warning it's time to replace the pads. If your vehicle has been exposed to water and has been sitting, it may make a screeching sound, as rust can develop on the brakes. After a few stops, the sound will disappear, but if it doesn't...time to see the mechanic.

Spring Maintenance

Items to check this spring to keep your vehicle in tip-top shape are:

Oil: Change the oil every 3 months or 3,000 miles, longer for synthetic. It's time for higher viscosity motor oil for warmer temperatures.

Air Conditioning: Don't wait for a heat wave; make sure there is enough coolant to handle the summer heat.

Coolant: See if it's time for a flush and fill.

Tires: Check the tread: it's just as important to have traction in heavy rains. Replace them if they look worn out. Check tire pressure, as under-inflated tires don't perform well and use more gas!

Belts and Hoses: Have a mechanic take a look under the hood before the road trip season begins for any cracks, swelling, fraying or leakage of hoses and belts.

Washing: It's time to clean the remnants of winter off the exterior of your car. A thorough exterior cleaning of debris, salt and mud will keep your vehicle rust free.



It takes about 25 hours to build a car, and 10 hours of that is spent on painting.

Cars spend 95% of their lifetime parked.



YOU NEED NEW TIRES

TIRES ARE FINE

The penny trick: Insert a penny into your tire's tread with Lincoln's head upside

down and facing you. If you can see all of Lincoln's head, it's time to replace them.

Did You Know? Parking Lot Perils

Did you know 1 in 5 accidents takes place in a parking lot while going 5 mph or less? According to the Independent Insurance Agents and Brokers Association, the number goes up to 2 in 5 accidents during the holiday season. Some new models have backup cameras and sensors to help drivers avoid parking lot accidents, a very good idea, indeed.