



Preapprove Your Way to a Better Car Deal

Before you set foot on the car lot, [get preapproved](#) for an auto loan at CEFCU®. Getting preapproved for a car loan means you'll know what kind of rate you'll pay and how much you're qualified for.

If you have questions about how much car you can afford, or how financing works, one of our representatives will be happy to help.

To apply for preapproval, you'll need to show:

- **Name and address**
- **Social Security number**
- **Driver's license number**
- **Employer information:** Name, hire date, gross income
- **Current housing information:** Monthly payment, time in current residence
- **Debt obligations:** Current credit card debt, home association dues, auto insurance

Once you're preapproved, you'll receive a preapproval letter with the amount you're preapproved for to take car shopping.

Getting preapproved is a big advantage because it shows car sales staff you're a serious buyer. It also removes the pressure of negotiating financing contracts at the dealership and allows you to focus your attention on finding the right vehicle. If you need another incentive, our low Vehicle Loan rates can get you on a faster track toward making your dream car a reality.

[Contact us today](#) about getting preapproved for a CEFCU Vehicle Loan. We're here to help with all your vehicle loan needs.