

Tips to Help You Choose the Right Vehicle



First you should understand your goals. What about a new vehicle is important to you? By prioritizing and evaluating what you will be using the vehicle for and what features are most important to you, you'll be better able to narrow down which vehicle is right for you.

How Will You Be Using the New Vehicle?

- Required for work (sales travel, trade work, etc.) or as a second car?
- Daily driving or weekend driving?
- Frequent long trips or short trips?
- Frequent city, highway, or rugged terrain driving?
- How many passengers on most occasions?
- Travelling with children or pets?
- Do you need extra storage capacity?
- Will you be traveling with sports equipment?

What Features Are Important to You in a New Vehicle?

- Cruise control
- Hybrid
- Air conditioning
- Power seats, windows, locks, trunk
- Sunroof
- Heated seats
- Bluetooth
- GPS

What Type of Vehicle Meets Your Needs Based on the Use and Features You Are Looking For?

Consider the vehicle type chart below to review the different vehicle classes on the market.

Vehicle Type	Description
Microcar	Microcars are the smallest automobile on the market and are best suited for city driving and light loads.
Sub-compact car	Sub-compact cars are best suited for short distances and lighter loads.
Compact car	Compact cars are economical multipurpose vehicles.
Mid-size car	Mid-size cars are generally more expensive to purchase and maintain than lower class categories.
Full-size car	Full-size cars are great for long distances, typically have more powerful engines, and are built for comfort.
Sports car	Sports cars offer performance, luxury, and status.
Luxury car	Luxury vehicles offer status and are generally the most expensive to purchase and maintain.
Minivan	Minivans are ideal for large families looking for safety and convenience.
SUV (compact, mid, or full-size)	SUVs offer the best performance for rural or off-road conditions. Lifestyle generally dictates the level of performance required, and therefore would determine whether a compact, mid- or full-size SUV is appropriate.
Pickup truck (mini, mid, full, or heavy duty size)	Pickup trucks are best suited for those who require hauling capacity. The type of materials to be hauled, distances travelled, and frequency of use would determine whether a mini, mid, full or heavy duty size pickup truck is appropriate.

Get a Pre-approved Vehicle Loan Before You Shop.

Based on the use, features, and vehicle type that meet your priorities, you can determine the range of financing you will need to purchase the new vehicle. Discuss your options with a credit union and get a pre-approved vehicle loan before you start shopping, so you will know exactly what you can afford when negotiating a purchase price.

Looking for a Non-traditional Vehicle?

Looking for another type of vehicle, perhaps a boat, RV, ATV or trailer? No problem! The same rules apply, and a credit union will be there every step of the way to help you walk away confident to begin your shopping experience.