

**BLUESTEM  
COMMUNITY  
CREDIT UNION**

**“Your Hometown  
Credit Union”**

Quarterly Newsletter

September 30, 2019

**BEST TIMES TO BUY A CAR**

Are you thinking of a new car? They say timing is everything; it can save you thousands, or cost you thousands. As seasons pass, transaction prices can fluctuate with supply and demand.

In October, dealers and manufacturers are starting to aggressively deal to move the last of the previous year's vehicles off the lots to make room for next year's models. Data shows that on some days in late October, buyers were getting close to 8 percent off MSRP. Full size pickup trucks tend to be good deals in October as dealers have plenty of inventory, and new models start arriving during the fall. Pickups tend to change little between complete redesigns, so buying one that's

one model year old usually won't require you to give up any significant features.

In November, deals tend to ramp up even more as the end of the sales year is in dealer's sights and Black Friday is approaching. Midsize car and compact car buyers can get especially good deals in November. Unless you find a great Black Friday deal or an outgoing model, it's probably best to avoid SUV's and crossovers during November. Buyers are thinking about inclement weather ahead, and demand for those vehicles ticks up.

Your best negotiation leverage in December is between Christmas and year-end. If your dealer is on the cusp of an annual bonus, they'll likely make you a deal. December is an excellent time to buy a small or premium SUV. Car dealers will be aggressively moving the last of the current year's models off their lots, but the selection may not be as wide.

Come see us for financing!

## **A NOTE FROM THE MANAGER**

### **ANNUALCREDITREPORT.COM**

**To keep on top of your credit score, you are entitled to one free credit report annually from Annual Credit Report. Simply go to [annualcreditreport.com](http://annualcreditreport.com) and click on 'request your free report'. By doing this, you can be alerted in the case of fraud or identity theft.**

The staff at Bluestem is here to help you with your financial needs. If you are in the market for a new home, new or used vehicle, personal expenses, or saving those dollars for Christmas or vacation expenses, we can make it easy for you. Just let us know what your current or future needs might be. We can make it easy for you to consolidate your funds here at Bluestem. If you don't have one, it only takes a few minutes to open a checking account.

Marilyn

### **HOLIDAY SCHEDULE**

4<sup>th</sup> Quarter, 2019

Monday, Oct 14 staff education

Monday, Nov 11 Veterans Day

Thursday, Nov. 28 Thanksgiving

Friday, Nov. 29

Wednesday, Dec 25 Christmas

### **BLUESTEM COMMUNITY CREDIT UNION**

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