



Jackie Baker, President
Wholesale Auto Inc., Athens

The Right Way to Buy a Used Vehicle ... and Save Money

By: Jackie Baker, President,
Wholesale Auto Inc., Athens



Stan Webb, Sales
Wholesale Auto Inc., Athens

“I’ve been a customer of Athens Federal for many years – they know how to treat me right. The people there make the difference – whether you’re getting a loan, or just opening a checking account.”

- Jackie Baker

The costs of vehicle ownership – price, insurance and depreciation – drive many people to buy a used car, truck, van or SUV. Ask yourself the following questions if you are in the market for a used automobile.

What’s the Best Used Car for You?

- The internet has made searching for the right vehicle body style much easier.

What’s your budget?

- How much can you afford per month: payment, gas, maintenance, insurance?
- Down payment? Extended warranty?

Under the Hood and On the Table:

- Do a thorough test-drive and get a reputable mechanic to check your favorite one.
- Get everything in writing from the dealer when you finalize the deal.

What’s in your Used-Vehicle Shopping Kit?

- Any CarFax vehicle history reports
- Your credit report, if financing through dealer
- Price quotes from several sources
- Car loan pre-approval information
- Insurance & Extended warranty quotes
- Pricing info for your current car (if trading in)
- Notebook for record-keeping

Contact:

Jackie Baker, Wholesale Auto Inc.
1021 Decatur Pike, Athens (M-F 9-6, Sat. 9-5)
745-9200 or WholesaleAutoInc@aol.com
See Wholesale Auto Inc. online at
www.ShopWholesaleAuto.com and on Facebook

Jackie is a customer of Athens Federal Community Bank, which provides loans for new and used vehicles (trucks, vans, cars, SUVs, boats, ATVs and most any other vehicle types). Athens Federal has offices in McMinn, Bradley, Meigs, Monroe and Polk counties.



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