







## **Tough Question 5: Are you a member of the National Automobile Dealers Association?**

A dealer who is not a member of the national association is a member who has not agreed to the association's strict code of ethics. This code of ethics binds used car dealers to a standard of operation that protects the interests of the customers.

Do not buy a car from anyone who is not a member. Of course, we are long time member of the National Independent Automobile Dealers Association and adhere to their strict code of ethics.

## **Tough Question Number 6: Can you help me arrange financing at competitive rates?**

Many dealers will be able to connect you with a financing source. But many dealers fail to help people who have had credit problems in the past.

This is because banks and finance companies base their decisions in large part on the relationship they have with the dealer. A dealer who has good relationships with finance companies will be better able to help you obtain financing.

But building these relationships takes time, energy, and patience – which many people lack.

Ask for a list of finance companies the dealer works with and if you're given any hassle about your credit, turn and walk away.

We help hundreds of people who have had credit problems obtain fair financing every year. We have a list available for you to see and we will never hassle you about your credit.

## **Tough Question Number 7: What is my credit score?**

This is especially important for anyone who believes they may have credit problems.

It's not uncommon for dealers to tell you that you have worse credit than you actually do. This allows them to penalize you with higher rates, which allows them to make more money.

If a dealer won't tell you your credit score, leave.

We will tell you what your score is and we have created a helpful guide which helps you understand what your credit score means, whether you have bad, fair, good or excellent credit, and gives you tips on how to restore your credit.

## **Tough Question Number 8: Do you require a large down payment?**

You've probably heard stories in the past (or maybe it's even happened to you) about people being asked to make a very large down payment on a vehicle. In most cases today a large down payment is not necessary.



But many dealers demand large down payments because that allows them to offer you a lower monthly payment while still over-charging you for the vehicle.

## **Tough Question Number 9: What will you offer me for my trade in?**

Most people who choose to upgrade their vehicle currently own another vehicle. This usually leads to a dealer trade in.

Trade-in prices are determined by the NADA Black Book or the Kelly Blue Book. When you are presented with an offer for your trade in, you should ask how that compares with the Blue Book or Black Book values. If there is a big difference, you should leave.

We include the Blue Book value of your trade-in along with our trade-in offer so you can see for yourself that we aren't playing any games.

## **Tough Question Number 10: What is your percentage of repeat business?**

Almost nobody will be able to answer this. That's because most dealers don't have any repeat business. If a dealership isn't proud of their repeat business percentage, they are probably not doing a very good job. That should be a big red flag to you. If past customers aren't returning to shop again, should you ever shop there in the first place? 45% of all of our business comes from repeat and referral business. Not only does this prove that we create exceptionally happy customers, but it also allows us to spend less money advertising for new customers. Then we pass the savings on to you, our new customer.

I am very happy to have the chance to share this information with you. Please accept my invitation to visit me personally at my dealership or call me on the phone whenever you have a question about car buying or are thinking about buying a vehicle for you or someone you love.



**This Report Was Prepared By Joe and Chris Dieckhaus As  
A Free Service To The People Of Bristol and Philadelphia.**

If you're ready to work with car dealers who really care,  
dealers FOR THE PEOPLE, then please contact us today. We'd be  
happy to schedule a totally free consultation between you and  
one of our expert transportation advisors. You can call ahead to  
set an appointment or show up anytime. We're looking forward  
to your visit!

~Joe and Chris Dieckhaus

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