



CJDR VEHICLE PURCHASE PROGRAM INFORMATION



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You've earned it! Yes, we're talking to you! You might be in the market for your next vehicle. It could be a spacious SUV, a reliable sedan, or a durable truck. After all, there are a wide range of vehicles out there to choose from.

When it comes time to finally get behind the wheel, the Marino Chrysler Jeep Dodge Ram Vehicle Purchase Program offers a way for drivers to save money when doing so. In this eBook, we'll discuss the money-saving opportunities motorists have when shopping for a car, talk about financing options, and provide a closer look at the buying process.

We invite you to visit our Chicago-area CJDR dealership, to find a car you'll love to drive.



Our Vehicle Purchase Program

With so many cars to choose from on our lot, it's our goal to assist in guiding you to the right one. When considering that next car purchase, it's important to think about which features matter, how many passengers will be riding with you, and how much space you'll need for cargo. These are just a few considerations when buying a car.



Models on our lot include the Jeep Cherokee, well-known for its off-roading capability. The Chrysler Pacifica is well-appointed and prepared to transport the entire family. There's also the Ram 1500, a powerful truck with top-notch towing capability. We believe there's a car on the lot for every driver. And, our unique inventory features quite a few CJDR deals, which we're happy to tell you all about.

With our CJDR purchase programs, you have the opportunity to save money on your next vehicle. You could get one percent off the invoice price of a new car, SUV, or truck. Marino will also include an additional \$500 discount for qualified buyers. This special pricing is available to those employed by various companies throughout the Chicago area. Participating companies have included:

- Coyote
- Bosch
- John Deere
- Boeing
- Zurich
- Allstate

If you're looking to learn more about this vehicle purchase program, or want to see if you qualify for the special pricing, our staff is here to assist you. They'll be happy to answer financing questions while providing more information about the vehicle purchase program.

Drawing Up a Car Budget

Before starting this process, it's a good idea to have a budget in mind. Of course, should you end up qualifying for the vehicle purchase program, you'll be saving a bit of money that way, but it's best to design a budget with and without that dollar amount factored in.

Start by writing down the different sources of income you have and the expenses you have each month. When subtracting expenses from the total income, it'll show how much money is left over. This should be the maximum amount you consider for a monthly car payment. Don't forget to factor in the insurance company and how much it'll cost to insure the vehicle.

It's possible you may also have some money stored away for a purchase like this. And, you may have a car you're currently driving that could be considered a trade-in. Use the online version of the Kelley Blue Book® to see what that car may be worth, and factor this into the budget, too.

Keep in mind that if you're still making payments on that vehicle, it can reduce its overall value. If you owe more than the car is worth, the negative equity won't decrease the price of the new car you want to buy. Paying down the debt before trading in the vehicle is a good idea.

When adding in the value of the trade-in to the money that's been saved up, you'll have a solid idea of what the down payment should be. The down payment and monthly payment, of course, are two different numbers, but both are significant in their own ways. Soon, it'll be time to buy that new car.

Getting Behind the Wheel

Now that you have some of these vital numbers in mind, it'll be time to buy that car. Armed with an understanding of the maximum amount you'd like to pay per month, it's time to decide what features or upgrades might be affordable in that next car.

Of course, changing the purchase price can affect the monthly payment amount. Additional features and warranty information will be fully explained, but of course, it's important to stick to the budget.

Using the down payment amount and credit score, working out the purchasing price and terms of the agreement with the finance department is the next step. Filling out the finance application will give the financial department a better idea of finances before you even visit the dealership for the first time.

That application will be sent to potential lenders, to help in securing a loan. There may be cases where a co-signer is needed. The co-signer is legally obligated, as are you, to ensure payments are on time.

The length of the loan must be considered, too. It's a good idea to avoid unnecessarily long loans, because you can end up paying more for a car than you would with a shorter loan term, thanks to the interest that accrues. Always aim for a loan in the four- or five-year range. Then, you'll have some flexibility when it comes to buying that next car.

Proud to Be a Member of the Community

If you're looking for your next Chrysler, Jeep, Dodge, or Ram vehicle, look no further than this Chicago-area dealership. We have a large inventory of new and pre-owned models to choose from, and look forward to serving drivers from across the area.

Through our Marino Chrysler Jeep Dodge Ram Vehicle Purchase Program, we've teamed up with numerous companies based in Chicago, in an effort to provide employees of those companies a way to save on a vehicle purchase.

Whether heading out for a weekend adventure on Lake Michigan, or taking a trip to the Navy Pier, it's nice to have a reliable vehicle to take you to any area destination. And once you've left the lot for the first time, we certainly don't forget about you—bring your vehicle to us for service and maintenance, and we'll do our best to take care of that car for years to come.

See the Value of Our Vehicle Purchase Program

Special vehicle pricing is available now for many Chicago-area drivers. To see if your company is participating in our Vehicle Purchase Program, don't hesitate to reach out to our sales team today for more information. They'll be happy to assist you.

Getting behind the wheel of that next car is always an exhilarating feeling. But it feels even better when you're able to save some money on the purchase of that car. And, you can do that through the Marino Chrysler Jeep Dodge Ram Vehicle Purchase Program. We look forward to seeing you at the dealership and are eager to help you save on your next car!