

Getting the Longest Service Out of Your Vehicle Saves \$\$\$

Many people are keeping their cars longer. According to a report earlier this year by the research company R. L. Polk & Co., the median age of operational passenger cars in 2007 was 9.2 years. Take good care of your car or truck and it will give you many years of service. Extra service years can save you money long-term. In the current economic climate, all of us are looking for ways to trim our spending. Here's how to stretch the good life for your wheels.

Maintaining Your Vehicle

Many of today's vehicles can last for well over 100,000 miles with few major repairs. The key to this longevity is proper and timely maintenance.

Start by following the maintenance schedule in the owner's manual. The maintenance schedule lists the mileage intervals for performing specific services, such as oil changes and tire rotation. Performing these services at the recommended times helps reduce wear and tear on parts and can also reduce the need for costly repairs.

Regular maintenance tasks include:

- **Change the oil.** The most important task you can do is to change the engine oil and filter regularly. The oil is the engine's primary defense against wear and tear.
- **Check the tires.** Another important task is to check that your tires are properly inflated and aren't worn. Check the pressure at least every two weeks and before making a trip. Properly inflated tires help the car handle better and improve gas mileage.
- **Wash the car.** Regular washing removes dirt, dead bugs, bird droppings, and other grime that can damage the car's finish.
- **Check the air filter.** The air filter removes dirt particles from the air that can cause damage to the engine. A dirty air filter reduces the amount of air entering the engine and can affect fuel economy and performance.
- **Inspect the brakes.** Worn brakes can be a safety hazard.
- **Check the fluid levels.** The condition of the fluids and their levels can be indicators of the need for service.

Fix problems when small

Increase your vehicle's longevity by taking care of problems as soon as they appear. Paying attention to any changes in how the car sounds, how it smells, or how it handles can alert you to a problem. Ignoring or delaying the repair of minor problems usually leads to bigger and more costly problems.

Picking a mechanic

A good mechanic and service center are key to good automotive service and repairs. Year in and year out, poor automotive repairs lead consumer complaints. Choosing from the many options can be important. Dealerships, chain service centers, independent service centers, and specialty shops all want your business. Here are some tips to help you choose a shop that's right for you.

- **Get recommendations.** Ask friends and coworkers where they get their cars serviced and why they like them.

- **Check it out** with the local Better Business Bureau or equivalent, and local and state consumer affairs agencies. Have complaints been lodged against the business? How many? How were they resolved? Even good businesses may have an occasional complaint; in that case, how the business handled the complaint can tell you a lot.
- **Look for well-trained mechanics.** Look for ASE certification (from the National Institute for Automotive Service Excellence), AAA Approved Auto Repair, advanced course work certificates or other evidence of training.
- **Experience with the make and model of your car.** This is important for any complicated or major repairs. If the car is under warranty, use a dealership for your make or make sure that the independent shop qualifies to make repairs under warranty.
- **Visit the shop before you need it.** Is the shop clean and orderly? Is the staff courteous and willing to answer your questions?
- **Written policies.** Look for policies on how labor is charged, diagnostic and service fees, refunds, warranties, guarantees, payment options, and how problems are resolved.

Once you've found a shop you like, keep using it. They can help you keep track of your maintenance needs as well as keeping your car in great shape.

Repair or replace

As your car ages, you'll need to decide whether to fix it or to replace it.

Reasons to repair your car

- It is still reliable.
- Making a major repair may allow you to get several more years of good service from the car instead of making car payments.

Reasons to replace your car

- It needs repairs that cost more than the car is worth.
- It is spending more time in the shop than on the road.
- It is no longer reliable.

If you decide to repair your car but the cost is more than you can pay at once, an auto repair loan (or a personal) loan may be just the ticket. Why not talk to your credit union about your options. If it's time to trade for new wheels, why not get pre-approved for an auto loan at your credit union.

For more information

Make your car last 200,000 miles from *Consumer Reports*

[<http://www.consumerreports.org/cro/cars/tires-auto-parts/tires/making-your-car-last-10-07/overview/200k-ov.htm>]

Safecar.gov has a section on tire maintenance and safety including videos of how to check your tire pressure.

[<http://www.safercar.gov/portal/site/safercar/menuitem.13dd5c887c7e1358fefe0a2f35a67789/?vgnextoid=0e0aaa8c16e35110VgnVCM1000002fd17898RCRD>]

Taking the Scare Out of Auto Repair from the FTC

[<http://www.ftc.gov/bcp/edu/pubs/consumer/autos/aut13.shtm>]

CarCare.org from the Car Care Council has an extensive library of information on good vehicle maintenance.

[<http://www.carcare.org/>]

