

Greater Iowa Auto Loans

Different than a dealership

Plenty of people prefer to finance their auto loan at the dealership. It works for them. So, why would someone complete the financing at Greater Iowa? It's the experience.

If you need it, we'll take the time to make sure you find a car in your price range that you can afford. Many dealerships have associations with various financial institutions to find lower rates. Keep in mind that those financials may not be as flexible with you on billing and payments as Greater Iowa.

How it works

It's possible to go through a pre-approval process at Greater Iowa before you buy a car. Here are some things to consider before meeting with a loan officer.

- Type of car
- Total loan amount
- Monthly payment
- Estimated insurance costs

If you're further along in the process, and have already selected a vehicle, a loan officer will be more than happy to look over a purchase agreement.

Flexible terms and payments

Not every person or purchase fits into a traditional rate tier. That's why our loan officers will take the time to find a payment structure that works best for you. Many of us are driven by monthly payments, so our loan officers will take the time to make sure you find a monthly payment that doesn't end up costing you more in the long run. We also offer other payment options, such as weekly or bi-weekly schedules.

Read the fine print

For the foreseeable future, auto makers will continue their offers of zero percent financing. Our advice is to consider these facts about special offers:

- They are sometimes offered only on select makes, models and colors.
- Qualifications may require the borrower to have "pristine" credit.
- If a rebate is an option, compare the financial benefit of the rebate to the loan rate.

Protect yourself

Greater Iowa, like the dealerships, offers protection on your purchase at a much lower price. Ask a loan officer to provide you with more details on how to protect yourself financially with Guaranteed Asset Protection (GAP) and Route 66 mechanical repair coverage.

Take advantage of new or used car loans with a variety of terms and payment options. We offer up to 100% financing for qualified borrowers and SAFE ways to protect your loans and credit.

Eight car-buying tips

1. Evaluate your financial situation: Keep an eye on your credit report.
2. A good credit history equals more options.
3. Compare annual percentage rates (APRs).
4. Consider buying used.
5. Look at insurance.
6. Ask Greater Iowa to pre-approve your loan.
7. Pay attention to the terms of the loan papers.
8. Keep transactions separate: You'll get the best deal if you make purchasing the vehicle, financing the vehicle and trading a vehicle separate.



Contact Information

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