

Riverside



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Introduction

Welcome to your essential companion in the journey of finding a pre-owned vehicle in New Bern, NC – the "New Bern, NC Used Car Buyers Guide." I'm Jimmy Gerhold, a dedicated professional in the automotive industry, deeply rooted in the Riverside Subaru community, and your guide through the intricacies of the used car market. My passion

for automobiles is only surpassed by my commitment to serving clients like you, helping each individual find the perfect vehicle that aligns with their lifestyle, needs, and dreams.

This guide is crafted from years of experience, insights, and the genuine joy I find in matching people with the right car. I understand that purchasing a vehicle is more than just a transaction; it's a pivotal moment that can enhance your life's quality and convenience. That's why I've poured my expertise and heartfelt advice into these pages, aiming to empower you with the knowledge and confidence needed to navigate the used car market in New Bern, NC, effectively.

The purpose of this guide is twofold:

To Illuminate the Path: Buying a used car can often feel like navigating a maze. This guide will be your beacon, illuminating the path through the local used car market, providing you with invaluable insights on how to identify the best deals, understand market trends, and make choices that best suit your individual needs and financial situation.

To Empower Your Decision-Making: Armed with the right information, making decisions becomes less about guessing and more about informed choices. This guide aims to equip you with the necessary tools to evaluate vehicles, understand financing options, and ultimately make a purchase that you'll be delighted with for years to come.

I invite you to join me on this journey. Whether you're a seasoned buyer or stepping into the used car market for the first time, this guide is designed to make your experience as smooth and fulfilling as possible. Together, we'll explore the essential aspects of buying a used car, from initial considerations to signing the papers, ensuring that you drive away not just with a car, but with a choice that you're proud of.

Thank you for allowing me to be a part of your car buying journey. Let's get started, confident in the knowledge that the road ahead is filled with promise and excitement.

Warmly,

Jimmy Gerhold

Understanding the Used Car Market in New Bern, NC

Local Market Overview

The used car market in New Bern, NC, is as dynamic and diverse as our community. Situated in a region that balances rural charm with city convenience, the demand for used vehicles spans a broad spectrum—from rugged trucks and SUVs capable of navigating our beautiful, varied landscapes to economical sedans and hybrids suited for commuting and city living. What sets New Bern apart is not just the variety of vehicles but the close-knit community of dealerships and private sellers, all contributing to a vibrant marketplace where transparency and trust are valued.

In New Bern, and the surrounding areas, you'll find that the used car market is influenced by several factors unique to our locality. The presence of military families, local businesses, and a growing population contributes to a steady influx of quality used vehicles. This means buyers have access to a wide range of options, from nearly new models with advanced features to older vehicles with plenty of life left.

Trends and Seasonal Considerations

The seasons in New Bern bring about shifts in the used car market that savvy buyers can leverage. Here's what you need to know:

- **Spring and Summer:** With the arrival of warmer weather, there's an uptick in demand for convertibles, sports cars, and family-friendly SUVs. This is also when many families start looking for a reliable second car for summer road trips. Prices can be a bit higher due to increased demand, so it's wise to shop early in the season or consider waiting until the peak passes.
- **Fall:** As we transition into autumn, focus shifts towards more practical vehicles. Four-wheel drives and all-wheel drives become more sought after, anticipating the winter months. It's a great time to look for deals on summer favorites as demand wanes.
- **Winter:** The end of the year can be an opportune time to purchase a used car. Dealerships are looking to clear inventory for the new year models, and private sellers might be motivated to sell before the year's end. Cold weather and holiday spending can deter buyers, so you might find less competition and more negotiation leverage.
- **Tax Season:** Early in the year, following tax return filings, there's a noticeable increase in buyers entering the market, armed with their refunds. This can temporarily drive up demand and prices, so planning your purchase just before this rush can be beneficial.

Understanding these trends and seasonal considerations can significantly impact your buying strategy, allowing you to anticipate price fluctuations and inventory changes. Armed with this knowledge, you can time your purchase to maximize value, ensuring that you find the perfect vehicle at the best possible price.

In New Bern, we're more than just a marketplace; we're a community that values informed decisions and supports one another. As you embark on your journey to find a used car, remember that local insights are your best ally. Whether it's recognizing the right time to buy or understanding the nuances of our local market, knowledge is power—power that puts you in the driver's seat of not just any car, but the right car for you and your family.

Why Buy Used?

Benefits of Buying Used

Value Depreciation: One of the most compelling reasons to buy a used car is the significant savings on depreciation. New cars can lose up to 20-30% of their value in the first year alone, with the steepest decline happening the moment you drive off the dealership lot. By choosing a used vehicle, you're letting someone else absorb the bulk of this depreciation hit, getting more car for your money and potentially enabling you to afford a higher-end model or trim than you would if buying new.

Affordability: Beyond depreciation, used cars are inherently more affordable. Lower purchase prices make financial sense for budget-conscious buyers, reducing the burden of monthly payments and often resulting in lower insurance premiums. This affordability extends to the variety of choices available, from economical compact cars to luxury vehicles, giving you a wider range of options within your budget.

Variety Available: The used car market offers an unparalleled variety of vehicles, catering to every taste, need, and specific requirement. Whether you're in the market for a discontinued model, a specific trim level, or a car with a particular set of features, the chances are high that you'll find it in the pre-owned market. This variety also allows for more flexible shopping, as you're not limited to the current model year's offerings and can explore a vast array of vehicles that best meet your personal and financial criteria.

Myth Busting

"Used Cars Are Less Reliable": One of the most prevalent myths about buying used is that these vehicles are somehow less reliable than new ones. However, with advancements in automotive technology and manufacturing, cars are built to last longer than ever before. Many used cars come with detailed histories, including maintenance records and comprehensive inspections, ensuring that you can find a reliable vehicle. Certified Pre-Owned (CPO) programs also offer additional peace of mind, providing manufacturer-backed warranties and thorough inspections.

"You'll End Up Spending More on Repairs": While it's reasonable to expect that an older car may require more maintenance than a brand-new one, the initial savings on the purchase price can more than offset these costs. Moreover, choosing a model known for its reliability and durability can minimize these concerns. Doing your homework, such as checking consumer reports and reliability ratings, can help you select a used car that won't break the bank in upkeep.

"It's Hard to Find a Good Used Car": With the wealth of online resources, vehicle history reports, and reputable dealerships specializing in used cars, finding a high-quality used vehicle has never been easier. Tools like CARFAX and AutoCheck allow buyers to review a car's history in detail, from ownership history to service records and accident reports. Furthermore, many dealers offer certified pre-owned options that have been rigorously inspected and come with warranties, combining the affordability of a used car with the assurance of a new vehicle.

By understanding the tangible benefits of buying used and dispelling common myths, you can approach the used car market with confidence, equipped with the knowledge to make a smart, informed decision. Whether you're looking for value, variety, or simply the best fit for your lifestyle and budget, the used car market in New Bern, NC, and beyond offers compelling options worth considering.

Financing and Budgeting

Budgeting Tips

Determining What You Can Afford: Before diving into the used car market, it's crucial to assess your financial situation realistically. Start by evaluating your monthly income and expenses to determine how much you can comfortably afford for a car payment without stretching your budget too thin. Remember, the cost of owning a car extends beyond the monthly payment—consider insurance, fuel, maintenance, and potential repairs.

Total Cost of Ownership: Insurance costs can vary significantly based on the vehicle type, model year, and your driving history. Getting quotes from several insurers can give you a better idea of what to expect. Maintenance and repair costs can also differ, so research common issues and scheduled maintenance for models you're interested in. Websites like Edmunds or Kelley Blue Book offer tools to estimate total ownership costs over five years, which can be a valuable resource in your decision-making process.

Setting a Budget: With this information, set a budget that includes not only the car payment but also accounts for insurance, maintenance, fuel, and an emergency fund for unexpected repairs. A good rule of thumb is that your car expenses should not exceed 15-20% of your take-home pay.

Financing Options

Understanding Your Options: Financing a used car can be done through a bank, credit union, online lender, or the dealership itself. Each option has its pros and cons. Banks and credit unions often offer competitive rates for those with good credit but might be less flexible than dealerships. Dealerships, on the other hand, can offer convenience and promotional financing rates but may have higher rates for used cars.

Securing the Best Rates: Your credit score plays a significant role in determining your interest rate. Before shopping, check your credit report and score to ensure there are no errors that could affect your financing. Shopping around for financing before heading to the dealership can also give you leverage in negotiations and help you secure a better rate.

Understanding Financing Agreements: When reviewing financing options, pay close attention to the annual percentage rate (APR), loan term, and any fees or penalties. A lower monthly payment might seem attractive but could result in paying more over the life of the loan if the term is longer. Be sure to understand all terms and conditions before signing, including whether there are penalties for early repayment.

Down Payment and Trade-Ins: Consider how much you can put down upfront and the value of any trade-in vehicle. A larger down payment can reduce your loan amount, leading to lower monthly payments and less interest paid over time. Be realistic about the value of your trade-in and research its worth beforehand to ensure you get a fair offer.

By approaching financing and budgeting with a clear plan and understanding your options, you can ensure that you not only find a vehicle that fits your needs but also aligns with your financial goals. Remember, the goal is to enjoy your new vehicle without overburdening your finances, allowing for a stress-free ownership experience.

How to Choose the Right Used Car

Identifying Your Needs

Before diving into the vast sea of used cars, it's essential to anchor yourself by clearly defining what you need from a vehicle. Consider the following aspects to guide your decision:

- **Lifestyle:** Do you need a rugged vehicle for outdoor adventures, or is a compact car more suitable for city living? Your daily activities and hobbies should influence your choice.
- **Family Size:** The number of family members and their needs (e.g., car seats, legroom for teenagers, accessibility for elderly family members) will determine the size and type of vehicle you need, such as a sedan, SUV, or minivan.
- **Usage:** Assess how you'll use the vehicle—long commutes, short city trips, or perhaps towing and hauling? Fuel efficiency, engine power, and cargo space might be your deciding factors.
- **Future Needs:** Consider how long you plan to keep the car and whether your needs may change, requiring more seating or different features.

Inspecting a Used Car

A thorough inspection is crucial in the used car buying process. Here's a checklist to guide you through a visual inspection and test drive:

Visual Inspection:

- Exterior: Check for rust, dents, and scratches. Ensure all panels align correctly, indicating no past accidents.
- Tires: Look for even wear and sufficient tread. Uneven wear can indicate alignment issues.
- Interior: Inspect the upholstery for tears or excessive wear. Test all electronic functions, including air conditioning, windows, and infotainment systems.
- Under the Hood: Check for leaks, corroded connections, and the overall condition of the engine. Consult a professional if unsure.

Test Drive Tips:

- Performance: Pay attention to engine smoothness, braking responsiveness, and steering feel. Listen for unusual noises.
- Comfort: Ensure the driving position suits you and visibility is good. Check if passenger and cargo spaces meet your needs.
- Red Flags: Be wary of warning lights on the dashboard, smoke from the exhaust, or difficulty shifting gears.

The Importance of Vehicle History Reports

A vehicle history report is an invaluable tool, providing a comprehensive look at a car's past, including:

- Ownership History: Understand if the car was privately owned, a rental, or a fleet vehicle.
- Accidents and Repairs: Details on any reported accidents and repairs can indicate potential future issues.
- Service Records: Regular maintenance indicated in the service records suggests a well-cared-for vehicle.
- Title Status: Ensure the car has a clean title, avoiding vehicles with salvage or rebuilt titles unless you are fully aware of their history and condition.

How to Read and Understand Them:

- Look for consistency in mileage recordings and service history, ensuring they align with the car's age and appearance.

- Pay special attention to any records of significant repairs or accidents, as these could affect the vehicle's safety and longevity.
- Verify the VIN (Vehicle Identification Number) matches the vehicle and documents to prevent fraud.

By taking the time to identify your needs, conducting a thorough inspection, and understanding the vehicle's history, you can make a well-informed decision, ensuring you choose the right used car for your lifestyle and budget. Remember, diligence in these steps can save you from potential headaches and ensure your satisfaction with your purchase in the long term.

The Buying Process

Negotiation Strategies

Negotiating the price of a used car can be daunting, but with the right approach, you can secure a fair deal:

- **Do Your Homework:** Before negotiating, research the average price of the vehicle you're interested in, considering factors like its condition, mileage, and market demand. Websites like Kelley Blue Book and Edmunds can provide a benchmark.
- **Start Below the Asking Price:** Begin the negotiation by offering a price below what you're willing to pay, but be reasonable to keep the conversation going.
- **Highlight Reasons for Your Offer:** If the car has flaws or needed repairs, use these as justification for your lower offer.
- **Be Prepared to Walk Away:** Showing that you're not desperate to buy gives you leverage in negotiations. If the seller isn't willing to meet your reasonable offer, be prepared to look elsewhere.
- **Consider Timing:** Shopping at the end of the month can be advantageous as dealers may be more motivated to meet sales quotas.

Paperwork and Documentation

Finalizing the purchase requires handling several key documents correctly:

- **Bill of Sale:** This is the basic agreement between you and the seller, detailing the purchase price, VIN, and the terms of the sale.
- **Title Transfer:** The vehicle's title must be transferred to your name. Ensure the seller has a clean title (free of liens) and fill out the necessary transfer paperwork according to your state's requirements.
- **Registration:** You'll need to register the vehicle in your name. Visit your local DMV with the bill of sale, title, proof of insurance, and any other required documents. Registration fees will apply.
- **Proof of Insurance:** Most states require proof of insurance to complete the registration process. Arrange for insurance coverage before completing the sale.

Post-Purchase Tips

After purchasing your used car, follow these tips to protect your investment and ensure its longevity:

- **Immediate Maintenance Check:** Even if the previous owner provided records of regular maintenance, it's wise to have a trusted mechanic inspect the vehicle. This can uncover any potential issues and set a baseline for future maintenance.
- **Follow a Maintenance Schedule:** Keep your vehicle running smoothly by adhering to a regular maintenance schedule. This includes oil changes, tire rotations, and checking fluid levels.
- **Protect Your Car's Exterior and Interior:** Regular washing and waxing can protect the paint, while using floor mats and seat covers can keep the interior clean.
- **Drive Responsibly:** Gentle acceleration and braking can extend the life of your car's engine, transmission, and brakes.

By entering the buying process with a clear strategy for negotiation, understanding the necessary paperwork, and committing to post-purchase maintenance, you can enjoy a smooth transition to owning a used car that meets your needs and retains its value over time.

Local Resources

Directory of Services

Navigating the process of buying a used car involves several steps, and having a trusted network of local professionals can make all the difference. Here's a curated list of services to assist you through this journey:

- **Pre-Purchase Inspections:** Ensure peace of mind by having your potential vehicle checked by a reputable mechanic before finalizing your purchase. Local mechanics, known for their expertise in specific makes or models, can offer thorough inspections and valuable advice on the car's condition and maintenance needs.

Example Mechanics:

- **New Bern Auto Diagnostic Center:** Specializes in comprehensive vehicle inspections and diagnostics.
- **Riverside Automotive Specialists:** Offers detailed pre-purchase inspections with a focus on performance vehicles.
- **Insurance Agents:** Finding the right insurance is crucial. Local agents can provide personalized advice and competitive quotes that match your specific needs.

Example Agents:

- **Craven County Insurance Associates:** Known for personalized service and extensive coverage options.
- **River Bend Insurance Agency:** Experts in finding cost-effective solutions for car owners.
- **Additional Services:** Beyond inspections and insurance, consider other services like local detailing shops for keeping your vehicle in pristine condition or trusted body shops for any future repairs.

Community Involvement

At Riverside Subaru and Chrysler Dodge Jeep Ram, our commitment extends beyond the sale. We're deeply involved in the New Bern community, contributing to its growth and well-being through various initiatives:

- **Educational Workshops:** We offer regular workshops on car maintenance, safe driving practices, and understanding vehicle financing, empowering our clients with knowledge to make informed decisions.
- **Community Support Events:** Participating in and sponsoring local events, from charity runs to school fundraisers, underscores our dedication to giving back to the community that supports us.
- **Ongoing Support to Car Buyers:** Our relationship with buyers doesn't end at the sale. We provide ongoing support through maintenance services, warranty

assistance, and a transparent approach to any issues that may arise, ensuring your satisfaction and trust in your vehicle investment.

Why This Matters

Having access to a robust directory of local services and knowing the extent of your dealership's involvement in the community does more than just streamline the car buying process; it builds a foundation of trust and support that lasts long after the keys are handed over. Our aim is to not only be your choice for purchasing a vehicle but to also be a contributing member of the community and a resource you can rely on for years to come.

About Jimmy Gerhold

My Story

My journey in the automotive industry began over 6 years ago, driven by a passion for cars and a deep-seated desire to make a meaningful impact in people's lives. From my earliest days on the showroom floor to my current role at Riverside Subaru and offering Chrysler Dodge Jeep Ram vehicles, my path has been fueled by more than just a love for automobiles—it's been guided by a commitment to serve families and individuals in the New Bern community, helping them find not just a car, but the right vehicle to fit their lives.

The essence of my work goes beyond transactions. It's about listening and understanding the unique needs of each customer, whether they're looking for a reliable vehicle for their daily commutes, a spacious SUV for family adventures, or a first car for a new driver. My approach is rooted in the belief that buying a car should be an informed, transparent, and genuinely enjoyable experience. This philosophy has shaped my career and allowed me to build lasting relationships with my clients.

Serving the New Bern community is at the heart of everything I do. It's not just about selling cars; it's about contributing to the fabric of our community, being there for our customers through every mile they travel, and ensuring they have a trusted partner in their automotive journey. My goal is to reach the top 1% in the auto sales industry, not

just through sales numbers, but by making a positive impact on every individual who walks through our doors.

Contact Information

For those looking to embark on their car buying journey, I'm here to guide you with expertise and care. Whether you're seeking advice, ready to explore your options, or have questions about the buying process, I invite you to reach out. Your confidence in your vehicle choice is my top priority, and I'm committed to helping you find the perfect match for your needs and dreams.

Reach Out for a Personal Consultation:

- Phone: 252-349-3060
- Email: jgerhold@riversidevehicles.com
- Dealership Address: Riverside Subaru, 5000-US70 Suite A, New Bern, NC 28560

Whether you're just beginning to consider a new vehicle or you're ready to make a decision, I'm here to provide you with the information, support, and personal attention you deserve. Let's make your car buying experience exceptional, together.



Hey everyone!

I'm excited to connect with you all and help you find the perfect vehicle that fits your needs and dreams. I've set up a quick and easy form on my main landing page for you to fill out. It's just a few questions to get us started on this journey together.

Click here to head over to the form: <https://home-landing-page.ask4jimmy.com/>

Fill it out, and I'll be in touch ASAP to discuss how we can make your automotive dreams come true. Whether you're looking for a new adventure with a Subaru, the reliability of a Chrysler Dodge Jeep Ram, or the perfect preowned vehicle, I've got you covered.

Looking forward to serving you at the highest level and making the process smooth and enjoyable!

Best,

Jimmy Gerhold

Riverside Subaru & More