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Truck Buying Do's and Don'ts

B uying a truck should be an exciting experience but, like most large financial commitments, it can also be stressful. There are several keys to making the process as simple and affordable as possible. Before heading to the dealership, consider these tips to get you in the seat of the right pickup for you.

DO: RESEARCH A PURCHASE

Get a good idea of the truck you want before you visit a dealer. Compare different models for safety features, costs of add-ons and prices of comparable models. Knowing the average price points, necessary options and drivetrain configurations will lessen the risk of making an uninformed decision.

DON'T: FORGET TO BE PRE-APPROVED

While dealerships offer plenty of financing options, you may score a better deal from a lender you already have a relationship with. When you're pre-approved for a loan, a dealer will be more apt to offer a better deal to entice your purchase. It's a good idea to listen to offers for financing from your dealer in case they can score you a better value.

DO: NOTIFY YOUR INSURANCE BEFORE PURCHASING

Don't forget to plan the cost of insurance into your budget when buying a new truck. Brand-new vehicles will require full coverage and, to cover the costs of these hightech models, the premium could rise significantly. Give your agent an idea of the different trucks you are consider-



ing so you know exactly what to expect.

DO: REVIEW YOUR CREDIT SCORE

Understanding where your credit stands gives you an advantage when negotiating at a dealership. Top-tier scores are more likely to receive cashback deals or no-interest financing. Review your report to correct errors or improve negative marks before asking for a loan.

DON'T: ONLY LOOK AT THE PAYMENT

Many buyers make the mistake of only considering the monthly payment when purchasing a vehicle. Look at the big picture by planning how quickly you can pay off the total cost. Don't forget to account for interest and other fees that may arise throughout the debt.

DO: SHOP AROUND

Make sure to shop around at different dealerships before buying a vehicle. You will likely find differences in pricing tiers and special offers you may otherwise miss.

2019 TRUCKS | MARKET SEGMENTS



Midsize Market Heats Up

W hether you're looking for a truck that can tow for work or pleasure, the new models in 2019 have you covered. Lineups from popular manufacturers may be loaded with eye-catching interiors, safety technology and sleek bodies, but they didn't ignore the heart of a pickup — towing and hauling.

If you're new to pickups, you should know the difference between two common terms you will likely notice during your research of new models.

• Towing capacity: refers to the amount of weight a truck can safely tow from its hitch.

• **Payload capacity:** How much weight can be carried in a vehicle's cabin and cargo area in the bed.

Sometimes, manufacturers advertise the maximum towing capacity with the consideration that the truck will be empty besides a driver. It's important to use your judgement while you load and haul, as too much strain can cause serious issues toward safety and your investment.

MIDSIZE TRUCKS

The midsize market has seen a recent boom thanks to excellent pickups like the Chevy Colorado, Toyota Tacoma and Honda Ridgeline. Manufacturers that seemed to have forgotten about this corner of the market have taken notice. Hyundai is planning the release of the Santa Cruz in 2020 and Ford is back with the Ranger nameplate.

RANGER VERSUS COLORADO

Ford's 2019 Ranger tops the charts in midsize trucks for torque, towing and payload. Rated to tow 7,500 pounds, the best-in-class powerhouse features a 2.3-liter EcoBoost four-cylinder engine paired with a 10-speed automatic transmission.

General Motors does offer a midsize rated to tow slightly more weight, but it's powered by a diesel engine. The 2019 Colorado will safely haul 7,700 lbs. with the help of a 2.8L turbo-diesel Duramax.

HONORABLE MENTIONS

While the top two auto manufacturers take the first and second spots in towing capacity, here are how other popular midsize trucks compare for the 2019 model year.

- Toyota Tacoma: 6,800 lbs.
- Nissan Frontier: 6,500 lbs.
- Honda Ridgeline: 5,000 lbs.

2019 TRUCKS | TECHNOLOGY



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Battle of the Screens

Truck manufacturers are constantly one-upping their competition in terms of cabin space, towing capacities and torque. But where the war is really heating up is right in the center of the dashboard. While each infotainment system is similar, manufacturers offers a slightly different experience to stand apart.

In 2019, one automaker is hoping to change the industry by including the largest factory-installed screen in pickup history.

RAM

Building impressive trucks that perk the interests of those seeking power and technology is something Ram understands. Its new models offer luxury interiors with incredibly spacious cabins, so, why not offer an infotainment center that dwarfs its competitors' options? Its latest 12-inch touchscreen display is powered by Uconnect software. It seamlessly connects to popular smartphones and showcases apps on a vibrant and responsive monitor. The center can multitask between two different applications. A user can use a navigation system on the top half and the bottom screen splits to a music menu. New Ram trucks are also offering a 19-inch speaker system and wireless charging pad. Ask your sales professional about the additional cost for these features.

FORD

Ford's Sync3 technology offers some unique features that help it stand apart. Accessing the traffic app Waze gives drivers a way to connect with others on the road. Using this technology provides a unique insight into traffic jams, road hazards and accidents, helping you plan a route and avoid sitting at a standstill. Ford + Alexa brings the familiar Amazon assistant along for the ride. This software can share traffic information and can learn more than 30,000 skills to keep passengers entertained and informed.

GENERAL MOTORS

Compared to other leading manufacturers, the infotainment center included with GM trucks isn't as flashy but still functions well. The basics are covered, you can pair smartphones, use navigation and connect with OnStar.

2019 TRUCKS | NEW DESIGNS



Ram: 2019 Model Update

The Dodge Ram was the center of attention in 2009 when Chrysler announced it would be losing the Dodge moniker and beginning a Ram brand to feature its pickups.

The move followed Chrysler's acquisition by Fiat. A decade later, the Ram 1500 is getting a brandnew identity and update.

PERFORMANCE

One of the biggest enhancements to performance for the Ram 1500 is in its fuel economy. The V8 all-wheel-drive model gets a best-in-class 17/22 city/highway mpg. This configuration also received the best-in-class award for V8 towing at 12,750 pounds. Those who live in cold conditions will appreciate a transmission and rear-axle thermal warmer to enhance miles per gallon during winter months.



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Under the hood is another brand-new innovation from the team at Ram. Rather than charge the system with a traditional alternator, there is an efficient 48-volt battery-powered, belt-driven motor generator which enhances performance and towing capabilities. The new system is called eTorque. It is standard on V6 engines and optional for V8 motors.

EYE CANDY

Visually, the new Ram takes major leaps from its

previous redesign in 2010. Here are a few of the most impressive updates.

A redesigned grille features a Ram badge and a much sleeker appearance. Trims like the limited have the headlight system integrated within the grille.

The cabin has grown an extra four inches, providing more room for passengers to stretch out.

An interior upgrade shouts luxury. An optional 12-inch infotainment screen is the first thing to grab attention. Look for an upgraded glove box, improved cup holders and more leather trim.

AERODYNAMICS

The automaker took comfort and drivability to heart when designing the new Ram. The improved body is built for efficiency and an easier driving experience. With an elevated hood and enhanced roof design, the vehicle deflects air to improve aerodynamics. An on-board air dam automatically extends downward once the truck approaches 30 miles per hour, reducing drag.

2019 TRUCKS | MILES PER GALLON

Fuel Efficiency

M odern trucks get astonishing fuel efficiency when you consider their size and towing capacity. If the fuel ratings aren't up to your standards, ask your sales professional about different configurations available to order.

Many trucks obtain more miles per gallon by taking advantage of engine/transmission combinations or using cylinder-deactivation technology to get the most out of every drop.

If fuel economy is important to your decision of which truck to bring home, here is what you can expect as 2019 models become available.

MIDSIZE

The Ford Ranger wins the best-in-class for fuel efficiency in midsize vehicles. Two-wheel drive models will boast 21/26/23 miles per gallon city/ highway/combined. All-wheel drive trucks will achieve an impressive 20/24/22 miles per gallon.

Check out the fuel economy of other midsized vehicles reported by the Environmental Protection Agency:

• **4x2 Chevrolet Colorado:** 20/26/22;



• 4x2 Toyota Tacoma: 20/23/21; and

• **4x2 Honda Ridgeline:** 19/26/22.

Make sure to ask your sales professional for the proper engine configuration to achieve these estimates from the EPA. And remember, your mileage may vary depending on your daily driving conditions.

FULL SIZE

The full-size market is packed with impressive vehicles for drivers to call their own. The Ford F-150 has been the best-selling pickup in its class for 40 years and the 2019 model wins the EPA's rating for best fuel economy with its 3.0liter diesel engine with a 10-speed automatic transmission and rear-wheel drive. The truck averages an impressive 22/30/25 city/highway/combined. Keep in mind, the 4WD option clocks in at 22/25/20. The new Ram isn't far behind with 20/25/22 when paired with the 3.6L V6 engine and new eTorque system.

EPA ratings show that the 2019 truck with the least fuel efficiency in the class is the Toyota Tundra. Its 5.7L V8 engine and six-speed automatic transmission configuration only achieves 14 combined mpg.

2019 TRUCKS | NEW DESIGNS

Major Silverado Update

G eneral Motors is another manufacturer who continues to upgrade and advance their popular line of half-ton trucks. The automaker brags that the 2019 Silverado is the strongest and most advanced model to date, rolling in with a brand-new attitude and sleek look that is sure to satisfy truck lovers.

The new Silverado is about four inches longer than previous models yet weighs about 450 pounds less. Chevrolet has publicly criticized Ford for their all-aluminum body and it uses ultra high-strength steel and aluminum for only certain body panels.

UNDER THE HOOD

While the popular 6.2-liter and 5.3-liter engines remain unchanged, General Motors is including a new active fuel management system which offers big enhancements in fuel economy. It allows the truck to shut off any cylinder when the computer finds it necessary. The savings from driving on just two cylinders will keep fuel in the tank and money in drivers' pockets.

There is a new engine for diesel lovers to be excited about. The 2019 Silverado 1500 can be paired with a new 3.0L Duramax. Chevy representatives are expecting it to reach 30 miles per gallon on the highway when paired with a 10-speed automatic transmission.

HIGH-TECH SAFETY

The Silverado offers numerous safety innovations. Here are a few of the coolest options you can count on.

Safety alert seat: This patented technology allows drivers to

© CHEVROLET should be detected in front of receive vibration pulses in their

seat bottom when the collision-avoidance system activates.

Forward automatic braking: If the system detects a frontend collision at slow speeds, it will automatically apply the brakes if a driver fails to do so. A front pedestrian brake alert will also engage if a person

the vehicle.

Rear cross traffic alert: In reverse, drivers are alerted of impending hazards approaching either side of the truck.

BODY IMPROVEMENTS

A huge advance in durability of this new truck can be seen in the bed. Chevrolet recognizes

this cargo area is the hardest-working part of the body and designed it to be lighter, larger and stronger. Called Durabed, it is developed with high-strength roll-formed steel and features more space than competitors' trucks. An industry-first powered tailgate is also available in 2019.



2019 TRUCKS | STAYING SAFE

2019 Safety Ratings

N ew trucks are some of the safest ever made. Manufacturers use cutting-edge electronics to lessen the risks of collisions faced by drivers. When weighing the pros and cons of new vehicles, make sure to consider the safety ratings given by the Insurance Institute for Highway Safety.

According to the IIHS, it determines safety ratings by how well a vehicle protects its occupants in a crash and by the use of technology that can prevent a crash or lessen its severity. Through sophisticated testing, they monitor performance during impacts that compromise side and roof strength, head restraints and overlaps on both driver and passenger sides.

HONDA RIDGELINE

The unique truck from Honda scored great marks across the board. Here are some of the safety technology that the automaker includes; some of the more advanced features are only available on certain trim levels:

• Electronic brake distribution;

• Road departure mitigation system and lane departure warning; and

• Forward collision warning. The Ridgeline is the one of the only contenders to receive a great review on its headlight system. Certain models come with high-quality LED bulbs.

RAM 1500

The new-and-improved Ram also received stellar reviews, though it did receive mediocre marks for their headlight system and the easeof-use of its child-seat anchors.



Check out which features make this truck a safe bet.

Five locations for airbags throughout the cabin, including front and rear.

Adjustable pedals and integrated-turn signal mirrors.

Brake assist and electronic stability control.

Advanced systems like adaptive cruise control with stop and go, parallel and perpendicular park assist and a lane departure warning are available on some models.

FORD F-150

Always a leader in safety, the F-150 was given excellent collision-safety ratings but it lacked in the headlight and child-seat category. Ford takes advantage of these innovative safety technologies in their



2019 models:

• 360-degree camera to monitor surroundings;

• Blind spot information sys-

tem warns when a vehicle is detected in blind spots; and • Pre-collision assist and lane-keeping system.

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