

Be a Dealmaking Pro with Online Digital Retailing Tools

Have you ever been sitting in a finance office at a Duluth car dealership, thinking: *"I can't wait to stay here for another two hours estimating different payments, talking about insurance, and comparing protection packages!"*

Didn't think so.

In fact, a majority of shoppers report that the more time spent in the dealership working out the details and filling out paperwork, the less they enjoy the experience—and that's not a huge surprise.

So now, along with offering a streamlined approach to the car-buying process, the team at Rick Hendrick Chrysler Dodge Jeep Ram Duluth is making it even easier to get in and out with your new car in record time. Use the "Structure My Deal" tool, now found on every unique vehicle page, to save up to three hours at the dealership.

Your first step is to choose a vehicle among the hundreds of new Chrysler, Dodge, Jeep, and Ram in stock, and the thousands of used vehicles offered by Hendrick. The rest is easy!

Structure My Deal Step 1: Personalize Payments

Once you've found the vehicle you're interested in, you can use our advanced new price estimator to create your own monthly payments. Choose whether you want to lease or buy, plug in the trade-in value of your current vehicle, any intended downpayment, your desired loan term, and even specify your own financing rate (if you've already been approved—see below). You can adjust as necessary to find the payments that work best for you.

Structure My Deal Step 2: Prequalify for Credit

If you have concerns about your credit, or you don't think you'll be buying within the next two or three months, you can prequalify for credit through our secure online form. Prequalification provides a basic estimate of your credit approval (meaning that you have not been officially approved and you will not be able to use the estimate as proof of credit) and can help you better understand your buying options for a new or used Chrysler, Dodge, Jeep, or Ram.

Structure My Deal Step 3: Apply for Credit

If you're confident, and know that you'll be buying or leasing within the next month or so, applying for credit is the way to go. This process does pull a hard credit check, but it's also a full approval system so you know exactly what amount of money you'll be approved to borrow for a lease or auto loan. While it may slightly affect your score—if at all—that small change will be made up for quickly with timely payments. You can apply online in just a few minutes.