

10 Tips to Help You Choose the Right RV

Looking for the perfect RV for your weekend getaways or unforgettable family road trips? Choosing an RV is an exciting step, but without preparation it can quickly become overwhelming. To help you get started, below are ten steps to guide your search.

Step 1

Determine Your Budget

Like any major purchase, it is important to start with a clear budget. RVs can range from a few thousand dollars to well over a million. Setting a spending limit will help you stay focused and avoid falling in love with a model out of reach. Keep in mind that the larger the RV and the more features it has, the higher the cost will be.

Step 2

Consider Your RV Style

Think about how you plan to use your RV. Will you stay at luxury RV resorts, camp off-grid, or explore National Park campgrounds? There is no one-size-fits-all, but knowing your ideal travel style will help you find a model that fits your needs. It is best to match the RV to your lifestyle, not the other way around.

Step 3

Factor in The Seasons

In addition to where you want to take your RV, consider when you plan to go as well. Do you plan to travel year-round or just in the warmer months? Climate plays a big role in choosing the right RV.

- For fall or winter camping, inquire about the RV's heating system or consider a four-season model.
- For summer camping in hot regions, make sure the RV has a sufficient air conditioning system to stay cool.



Step 4

Decide How Much Space You Need

The amount of space you want or need matters when you are looking for an RV. Consider the RV's length, layout, and storage space. Ask yourself the following questions:

- Do you need room for kids or pets?
- Are you living a minimal lifestyle or want all the comforts?
- Do you need extra space for any hobbies?

Step 5

Consider What Length RV You Want

RVs come in many sizes, from a tiny teardrop camper to 45-foot-long motorhomes. Longer RVs offer more space but may limit your options in certain parks and campgrounds.

Some campgrounds, state parks, and National Parks do have length or size restrictions. If your goal is to visit small or remote campgrounds, make sure to research the RV lengths that are allowed on-site.

Step 6

Factor in The Weather When Deciding on Space

When bad weather hits, you may be stuck inside your RV for hours or days. Think about how much indoor space is needed to stay comfortable if you are unable to be outside.

Step 7

List Your Must-Have Features - Inside and Out

Take time to determine what features are needed, then move forward with a better idea of your non-negotiables.

Identify the must-haves for the exterior:

- Drive-able motorhome or towable trailer?
- Gas or diesel engine?
- If you plan to go off-grid, do you want a solar setup or a back-up gas generator?
- Do you need an awning?

Identify the must-haves for the interior:

- How many people does the RV need to be able to sleep?
- Is a full kitchen required?
- What size bathroom is needed?

Step 8

Make a Wish List

Once your must-haves are covered, create your wish list. Think of items that are practical and also items that would be a luxury. If you are opting to camp in the winter, maybe you would like an indoor fireplace. A built-in entertainment system may be nice for movie nights. These items are not essential, but they can help you find an RV that truly feels like home.

Step 9

Try Everything Out

You have probably compared the models online, but now do it in person. RV shows are a great way to do this. Do not forget to take your must-have and wish list with you!

Check out the bathroom space. Imagine preparing a meal in the kitchen. Open the storage areas. Look at as many models and layouts as you can, ask about build quality, and warranties. Consider joining online owner groups to get firsthand feedback from real users.

Step 10

Lock In the Best Rate

Once you have found your ideal RV, it is time to secure financing. Let APCI Federal Credit Union help you finance a new or used Recreational Vehicle (RV)¹ or save each month by transferring your existing RV loan to APCI FCU.

Our RV Loan Features:

- Same great **fixed rates for purchase and transfer financing**²
- Flexible terms that keep payments affordable
- Financing available up to 100% of MSRP for New RVs and up to 90% of the value for Used RVs
- **Guaranteed Asset Protection (GAP) Plus with Deductible Assistance**³
- **Debt Protection with Life Plus**⁴
- Automatic payment options to save you time
- Make loan payments from other financial institutions through **APCI ePay**
- Easy loan management online with **APCI eBanking** or the APCI eBanking Mobile App

¹ Motorhome, 5th wheel, travel trailer, pop-up/folding trailer, teardrop trailer, hybrid trailer, toy hauler. Truck campers, cargo & utility trailers are not permitted.

² APCI FCU will not finance vehicles outside the 50 United States.

³ Your purchase of MEMBERS CHOICE™ Guaranteed Asset Protection (GAP), which includes deductible assistance, is optional and will not affect your loan application for credit or the terms of any credit agreement you have with us. Certain eligibility requirements, conditions, and exclusions may apply. You will receive the contract before you are required to pay for GAP. You should carefully read the contract for a full explanation of the terms. If you choose GAP, adding the GAP fee to your loan amount will increase the cost of GAP. You may cancel GAP at any time. If you cancel GAP within 90 days you will receive a full refund of any fee paid.

⁴ Debt Protection with Life Plus is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative or refer to the contract for a full explanation of the terms. You will receive the contract before you are required to pay for Debt Protection. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid.