GUARANTEED ASSET PROTECTION

Help protect your vehicle loan.

Your purchase of MEMBER'S CHOICE™ Guaranteed Asset Protection (GAP) 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 Member Agreement for a full explanation of the terms of GAP. If you choose GAP, adding the product fee to your loan amount will increase the cost of GAP. You may cancel the protection at any time. If you cancel protection within 90 days you will receive a full refund of any fee paid. You will receive additional information before you are required to pay the fee for this product.

State chartered credit unions in FL, GA, IA, RI, UT, VT, WI may choose GAP with or without a refund provision. Prices of the refundable and non-refundable products are likely to differ. If you choose a refundable product, you may cancel at any time during the loan and receive a refund of the unearned fee calculated by the actuarial method.

State chartered credit unions in CO and SC may cancel at any time during the loan and receive a refund of the unearned fee calculated by the actuarial method.

OMS#: GPM423 ✣ MARKETING#: DPGAP-0613-E96A

THE FACTS ON PROTECTING YOUR ASSETS

1 WHAT IS MEMBER'S CHOICE™ GUARANTEED ASSET PROTECTION (GAP)?

When you buy a new or used vehicle, there's no way to know if it will be stolen or totaled in an accident. And, many times primary auto insurance settlements don't pay off your loan balance. With the purchase of GAP, you're helping to protect your vehicle investment against a possible financial loss.

2 HOW DOES GAP WORK?

The GAP fee can be included with your monthly payments or made separately by cash, check, charge or possibly electronic funds transfer. If your car is stolen or totaled in an accident and there's a difference between what you owe on your auto loan and the value of your vehicle, GAP will help cancel the difference based on the terms of your member agreement. By adding GAP while signing your loan paperwork, you're helping take responsibility for your financial future. Your loan officer can show you how.

You may cancel GAP at any time after your enrollment date. If you cancel within 90 days, you'll receive a full refund. If you have questions, simply contact your credit union.

3 WHY IS IT VALUABLE?

Vehicles often depreciate rapidly and vehicle loan terms have typically been increasing in duration. If your vehicle is stolen or totaled in an accident, GAP will help cancel the difference between the primary insurance settlement and what you may still owe on your vehicle loan. GAP helps you prepare for the unexpected.

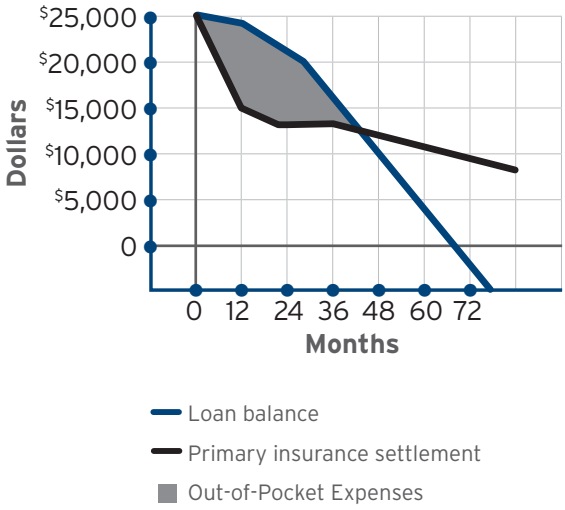
JUST THE FACTS

78% is the typical value of a new car **after one year**; and **only 45% after five years.***

*Edmunds, *"How Long Should My Car Loan Be?"*, http://www.edmunds.com/car-loan/how-long-should-my-car-loan-be.html, May 2013.

PRIMARY INSURANCE SETTLEMENT VS. LOAN BALANCE

GAP can help cover the out-of-pocket expenses you may incur.



*Actual cash value of vehicle, less consumer deductible. For educational purposes only.

ENROLL TODAY.