



# GAP PLUS

## with Deductible Assistance

Guaranteed Asset Protection for your car loan

**A wrecked vehicle can wreck your finances if you owe more on your loan than your insurance will pay.**

**GAP Plus with Deductible Assistance is like an airbag for your vehicle loan.**

Our Guaranteed Asset Protection (GAP) program can help cushion you and your family against sudden out-of-pocket expenses and goes beyond traditional protection. Here's how it works:

**GAP Plus** may reduce or eliminate the gap between what your vehicle insurance will pay and what you owe on your loan, if your vehicle is deemed a total loss. Plus, it helps you get into your next vehicle by reducing your next loan at the credit union.

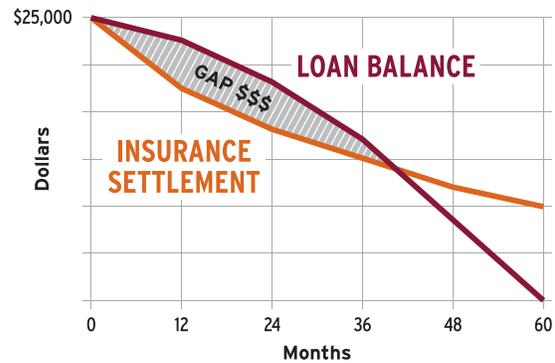
**Deductible Assistance** is additional protection on auto loans to provide financial relief when your car or truck is damaged, but not deemed a total loss. If auto repairs cost more than your deductible, the deductible amount is applied to your loan, reducing what you owe.

Get **GAP Plus with Deductible Assistance** today so you can worry a little less about tomorrow.

\*Car Depreciation: How Much Value Will a New Car Lose? CARFAX, Nov. 9, 2018.

Your purchase of MEMBER'S CHOICE™ Guaranteed Asset Protection (GAP), which includes deductible assistance, is optional and will not affect your 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.

**Fair market insurance value isn't always fair. There may be a GAP.**



*For illustrative purposes only*

The second you drive your new vehicle off the lot it drops in value — more than 20% after one year.\* This creates a gap in coverage.

