

**GUARANTEED ASSET
PROTECTION PLUS**



PROTECTION



THREE STEPS TO GREATER PROTECTION

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

It's a way to help protect your vehicle loan. Many times primary auto insurance settlements don't pay off your loan balance. When you buy a new or used vehicle, there's no way to know if it will be stolen or totaled in an accident. With MEMBER'S CHOICE Guaranteed Asset Protection Plus, you're protecting your vehicle investment against a possible financial loss.

2 **HOW DOES IT WORK?**

The fee can be included with your monthly payments or made separately by cash, check, charge or possibly electronic funds transfer. If there's a difference between what you owe on your loan and the value of your vehicle, GAP Plus will help pay the difference based on the terms of your member agreement. By taking a few simple steps while signing your loan paperwork, you're helping take responsibility for your financial future. Your loan officer can show you how.

You can cancel within 90 days for a full refund. If you have questions, simply contact your credit union.

3 **WHY IS IT VALUABLE?**

New and used vehicles often depreciate rapidly and vehicle loans are typically getting longer in terms. There may be a point where you owe more than it's worth. That's where MEMBER'S CHOICE GAP Plus can kick in. GAP Plus will help cancel the difference between the primary insurance settlement and what you may still owe. In addition, if your vehicle is stolen or totaled in an accident, it will cancel \$1,000 of your next loan with your credit union when you purchase a replacement vehicle within 60 days of your primary insurance settlement. MEMBER'S CHOICE Guaranteed Asset Protection Plus helps you prepare for the unexpected.

ENROLL TODAY.

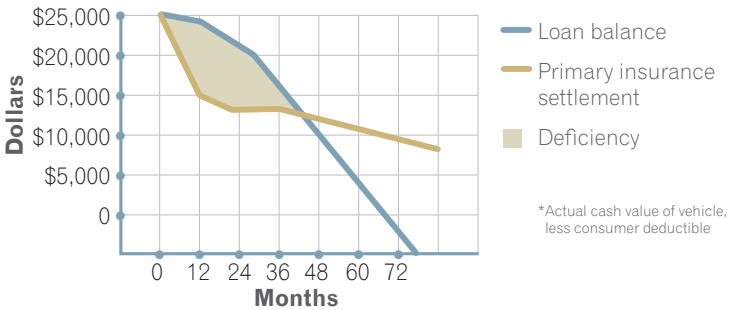
JUST THE FACTS

79%

of people who take out vehicle loans are requesting five- to six-year loan terms.

usatoday.com, Drivers hang onto their cars longer, July 2008

PRIMARY INSURANCE SETTLEMENT VS. LOAN BALANCE What would be your out-of-pocket expense?



Your purchase of MEMBER'S CHOICE™ Guaranteed Asset Protection 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 Member Agreement for a full explanation of the terms of MEMBER'S CHOICE™ Guaranteed Asset Protection Plus. If you choose GAP Plus, adding the product fee to your loan amount will increase the cost of GAP Plus.

State chartered credit unions FL, GA, IA, RI, UT, VT: You may choose MEMBER'S CHOICE™ Guaranteed Asset Protection Plus with or without a refund provision. State chartered credit unions CO, SC: Only a refund provision is available. Prices of the refundable and non-refundable products are likely to differ. If you choose either product and cancel within the first 90 days, you will receive a full refund. If you choose a refundable product, you may cancel at anytime during the loan and receive a refund of the unearned fee calculated by the actuarial method. You will receive additional information before you are required to pay the fee for this product.