

GAP

Essential protection
for your vehicle loan—
and your finances.

Your purchase of MEMBERS CHOICE™ Guaranteed Asset Protection (GAP) 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.

GAP purchase from state chartered credit unions in FL, GA, IA, RI, UT, VT, and WI, may be 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.

GAP purchase from state chartered credit unions in CO, MO, or SC may be canceled at any time during the loan and receive a refund of the unearned fee.

GAP purchase from state chartered credit unions in IN may be without a refund provision. If the credit union offers a refund provision, you may cancel at any time during the loan and receive a refund of the unearned fee.

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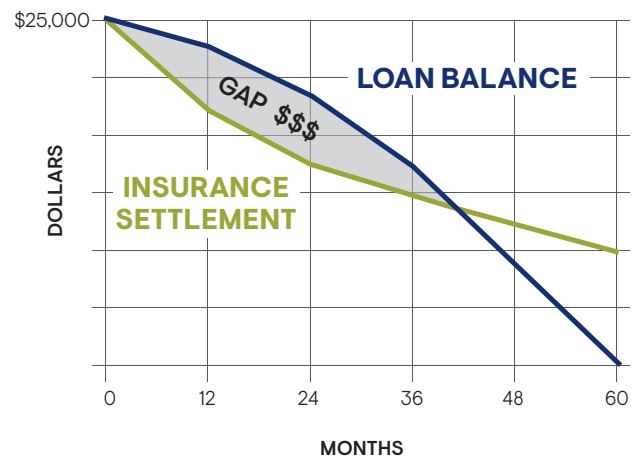


Vehicle loan protection for what your auto insurance may not cover for a wrecked vehicle.

That's where **Guaranteed Asset Protection (GAP)** comes in.

If your vehicle is deemed a total loss due to an accident or stolen, there can be a significant gap between what you owe on your loan and what your auto insurance will cover. **GAP** may reduce or even eliminate that shortfall in the event your vehicle is deemed a total loss.

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



For illustrative purposes only.

Protect your vehicle loan—**purchase GAP today!**