

**GUARANTEED ASSET PROTECTION
GAP PLUS**



The information contained in this brochure is intended to provide a general outline of the benefits of MEMBER'S CHOICE Guaranteed Asset Protection. Be sure to carefully read your MEMBER'S CHOICE GAP waiver or policy/certificate of insurance for complete details. Guaranteed Asset Protection may vary first by state and then by credit union. In states where GAP protection is an insurance product, MEMBER'S CHOICE Guaranteed Asset Protection is made available and underwritten by CUMIS Insurance Society, Inc. In states where GAP is a debt cancellation product, MEMBER'S CHOICE Guaranteed Asset Protection is made available through your credit union and administered by CUMIS Insurance Society, Inc.

Time for Some
Reflection on Protection



FILL IN THE GAP ON YOUR NEXT VEHICLE LOAN!

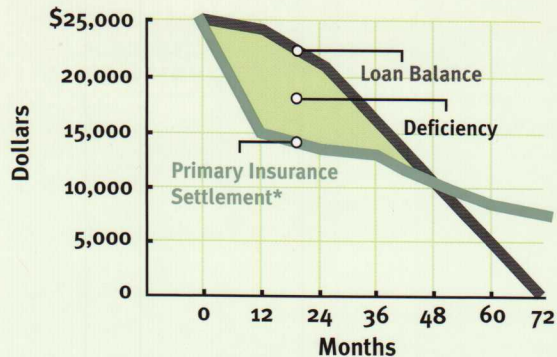
There could be a big difference between what your insurance will pay and what you owe on your loan.

Most cars depreciate by thousands of dollars as soon as they are purchased. Unfortunately, if your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared as a total loss, you are still liable to pay the difference, or the "gap," between your insurer's settlement and your loan balance. That gap will come out of your pocket for a vehicle that, for all practical purposes, no longer exists.

MEMBER'S CHOICE™ Guaranteed Asset Protection (GAP) could save you thousands of dollars.

GAP is low-cost coverage that pays the potentially high-cost difference between your insurance settlement and your loan balance on items directly related to the purchase of your vehicle.

The critical gap: Insurance settlement vs. loan balance.



*Vehicle actual cash value, less consumer deductible

GAP – low-cost protection for high-cost losses.

For just a few dollars a month, GAP can save you from making loan payments on a car, truck or other vehicle that's beyond repair, or stolen and not recovered. GAP Plus coverage also includes up to \$1,000 toward your down payment of a replacement vehicle (where allowed by law and when financed by our credit union).

It's easy to be covered.

You can sign up for GAP when you apply for your vehicle loan. There's no underwriting, no red tape, no hassles. And for your convenience, the amount can be rolled into your monthly loan payment.

Refundable feature.

GAP is fully refundable if you cancel the coverage within the first 90 days.

Make sure you fill the GAP!

Protect your family, your car and your credit rating with MEMBER'S CHOICE protection solutions. Contact your loan officer for more information about the benefits of GAP!