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CREDIT UNION  
*Credit Union* **COMPLETE**  
*Services*

**GAP**

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## **GAP Program**

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**GUARANTEED ASSET  
PROTECTION**



**California License No. 0C88598**

This brochure is not an actual contract but is an outline of coverage available through the program. For complete details concerning terms, conditions and exclusions, please refer to your program contract, or warranty.

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# GAP

## YOU COULD STILL OWE THOUSANDS!

If your car is stolen and unrecoverable, or totaled in an accident, your insurance company may only pay what it's worth. This can often be thousands of dollars less than what you still owe. **Credit Union Complete Guaranteed Asset Protection (GAP) Program** can help you bridge the gap.

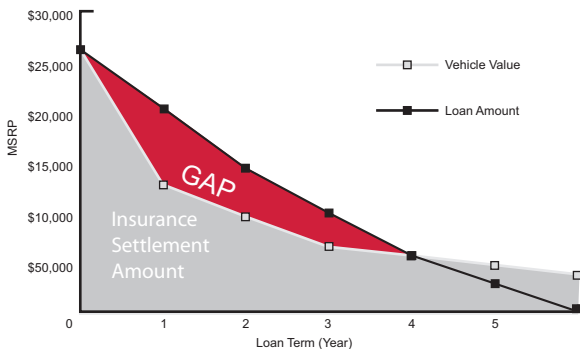
### Don't get stuck

Your auto insurance company may only pay your car's current market value, minus the deductible. Now you're stuck paying off the rest of the Retail Installment Sales Contract/Lease Agreement balance on a car that you don't have or can no longer drive. It just doesn't seem fair, does it?

### The solution is simple

#### Here's an easy illustration of the Guaranteed Asset Protection for you:

Net Payoff	\$23,000
Insurance Settlement Amount	-\$20,000
Difference Owed	\$3,000
Auto Insurance Deductible	\$1,000
<b>Total GAP Coverage</b>	<b>-\$4,000</b>
Your Out-of-Pocket Expense	\$0



See Guaranteed Asset Protection Addendum for complete details.

The **Credit Union Complete GAP Program** is designed to waive the difference between your car's market value and your Retail Installment Sales Contract/Lease Agreement balance\*. GAP takes over where your automobile insurance company leaves off. **The Credit Union Complete GAP Program** is an option available only at the time you sign your Retail Installment Sales Contract/Lease Agreement. It cannot be added later, so consider whether you can afford to pay off the remaining balance of your Retail Installment Sales Contract/Lease Agreement should the vehicle be stolen and unrecovered, or totaled next week or next year.

The **Credit Union Complete GAP Program** may waive any remaining balance due on your Retail Installment Sales Contract/Lease Agreement after the payment from your automobile insurance company. Plus, **GAP** may waive your insurance deductible up to a \$1,000 maximum. In other words, should a balance be left over after your automobile insurance pays the market or cash value, all you could have to pay is the remainder of your insurance deductible, if any.\*

\*Certain limitations apply.

The GAP Program may not waive amounts owed due to missed payments, over-financing, or other excluded amounts.

- Protects your new or used vehicle valued up to \$100,000
- Reimburses your insurance deductible amount up to \$1,000\*\*
- Waives covered losses up to \$50,000

\* Programs may vary by dealer/lender/state. Please refer to your GAP Addendum for details of the terms, conditions, limitations, and exclusions that apply to this program. Maximum eligibility limits apply.

\*\* Insurance deductible reimbursement may not be available in all states.