



Are you buying your first car? Trading your two-door in for a mini-van? Or, are you finally buying the sports car you've always wanted? Buying a vehicle is a big purchase. Is it adequately protected?



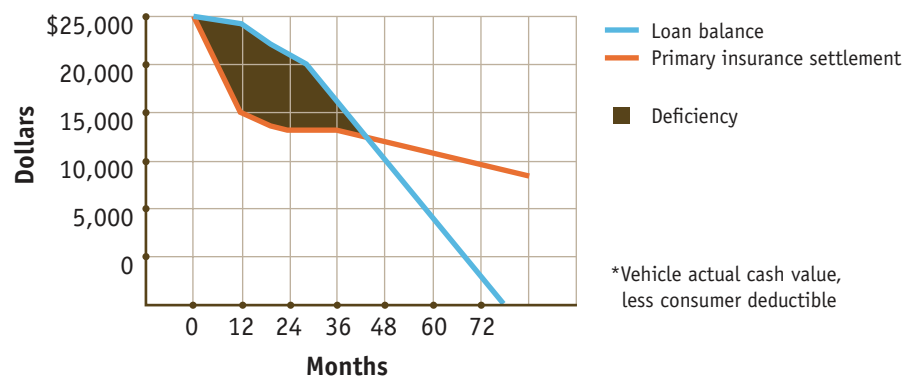
Insurance settlements don't always cover your loss

How do you know if your vehicle is adequately protected by your primary insurance carrier? Ask yourself the following questions:

- After I drive off the auto dealer's lot, will I owe more on my vehicle than it's worth? (Vehicles depreciate by thousands of dollars after purchasing.)
- Will I put less than 20% down on the purchase of my vehicle?

Answering "yes" to either question means your vehicle may not be completely protected. You could be responsible for paying the difference between your primary insurance settlement (vehicle's actual cash value) and your loan balance in the event your vehicle is stolen, accidentally damaged beyond repair, or declared a total loss. This could add up to thousands of dollars out of your pocket. You'll pay on a vehicle you no longer drive, plus you still have to purchase a new vehicle.

Primary insurance settlement vs. Loan balance
What would be your out-of-pocket expense?



Putting less than 20% down on your vehicle purchase means you could be “upside down” on your loan-to-value ratio for the next two to three years.

Iowa only: You may choose MEMBER'S CHOICE® Guaranteed Asset Protection with or without a refund provision. 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.

New York only: Product features are based on credit union's price specifications.

Protection that pays the difference

MEMBER'S CHOICE® Guaranteed Asset Protection (GAP) helps ease your financial burden by paying the potentially high-cost difference between your insurance settlement and your loan balance on items directly related to the purchase of your vehicle.

MEMBER'S CHOICE® Guaranteed Asset Protection Plus (GAP Plus) offers the same benefits as GAP, plus it includes \$1,000 toward your down payment on a replacement vehicle when financed by your credit union within 60 days after your primary insurance company issues a settlement check.

Features of MEMBER'S CHOICE® Guaranteed Asset Protection Plus

- 90-day free look – you may cancel your protection within 90 days of your enrollment date and receive a full refund and no cancellation fee.
- Skipped payments – protection includes skip-a-payment or delinquent-payment features for the life of the financial agreement.
- Available on loans and leases – protects new and used vehicles.
- Primary vehicle insurance deductible – pays up to \$1,000 of your vehicle insurance deductible.*

See your MEMBER'S CHOICE® Guaranteed Asset Protection Agreement for eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under GAP. Carefully read your contract for a full explanation of GAP terms. This is a voluntary product. Your decision to purchase this product will not influence your credit application or the terms of any credit agreement you have with your credit union. If you choose GAP, adding the product fee to your loan amount will increase the cost of GAP.

*Where allowed by state law.

MEMBER'S CHOICE® Guaranteed Asset Protection is underwritten by CUMIS, Inc.

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