

# GAP

Will you owe more on your vehicle loan than your vehicle is worth?





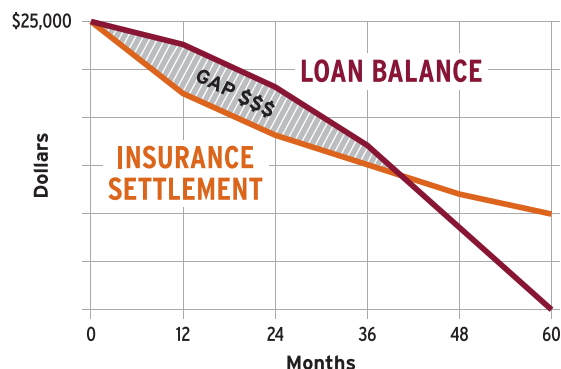
A wrecked vehicle can wreck your finances if you owe more on your loan than your insurance will pay.

## Guaranteed Asset Protection is like an airbag for your vehicle loan.

Our Guaranteed Asset Protection (GAP) program may reduce or eliminate the gap between what your vehicle insurance will pay and what you owe on your loan, if your vehicle is deemed a total loss. It can help cushion you and your family against sudden out of pocket expenses.

Get GAP today so you can worry a little less about tomorrow.

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



*For illustrative purposes only*

The **second** you drive your new vehicle off the lot it drops in value. More than 20% after one year.\* This creates a gap in coverage.

\*Car Depreciation: How Much Value Will a New Car Lose? CARFAX, Nov. 9, 2018.

Talk to your representative to purchase GAP today.

Offered by:

Your plan as of:

|                                 | Motor Vehicle <sup>1</sup> | Powersport <sup>2</sup> |
|---------------------------------|----------------------------|-------------------------|
| Maximum benefit                 |                            |                         |
| Maximum loan/<br>lease-to-value |                            |                         |
| Maximum loan/<br>lease term     |                            |                         |
| Maximum loan/<br>lease amount   |                            |                         |

<sup>1</sup>Motor Vehicle: Private passenger cars, vans, and light trucks less than 10,000 GVW for commercial or personal use.  
<sup>2</sup>Powersport: Motorcycle, ATV, snowmobile, or personal watercraft for personal use.

ADVANTAGE

FEDERAL CREDIT UNION



70 Metro Park • Rochester, NY 14623

(585) 454-5900 • 1-888-454-2328

[www.advantagefcu.org](http://www.advantagefcu.org)

Your purchase of MEMBER’S CHOICE™ Guaranteed Asset Protection (GAP) is optional and will not affect your 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 purchased 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 purchased 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 purchased from state chartered credit unions in IN** may be with or 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.