

# Refundable Guaranteed Asset Protection

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



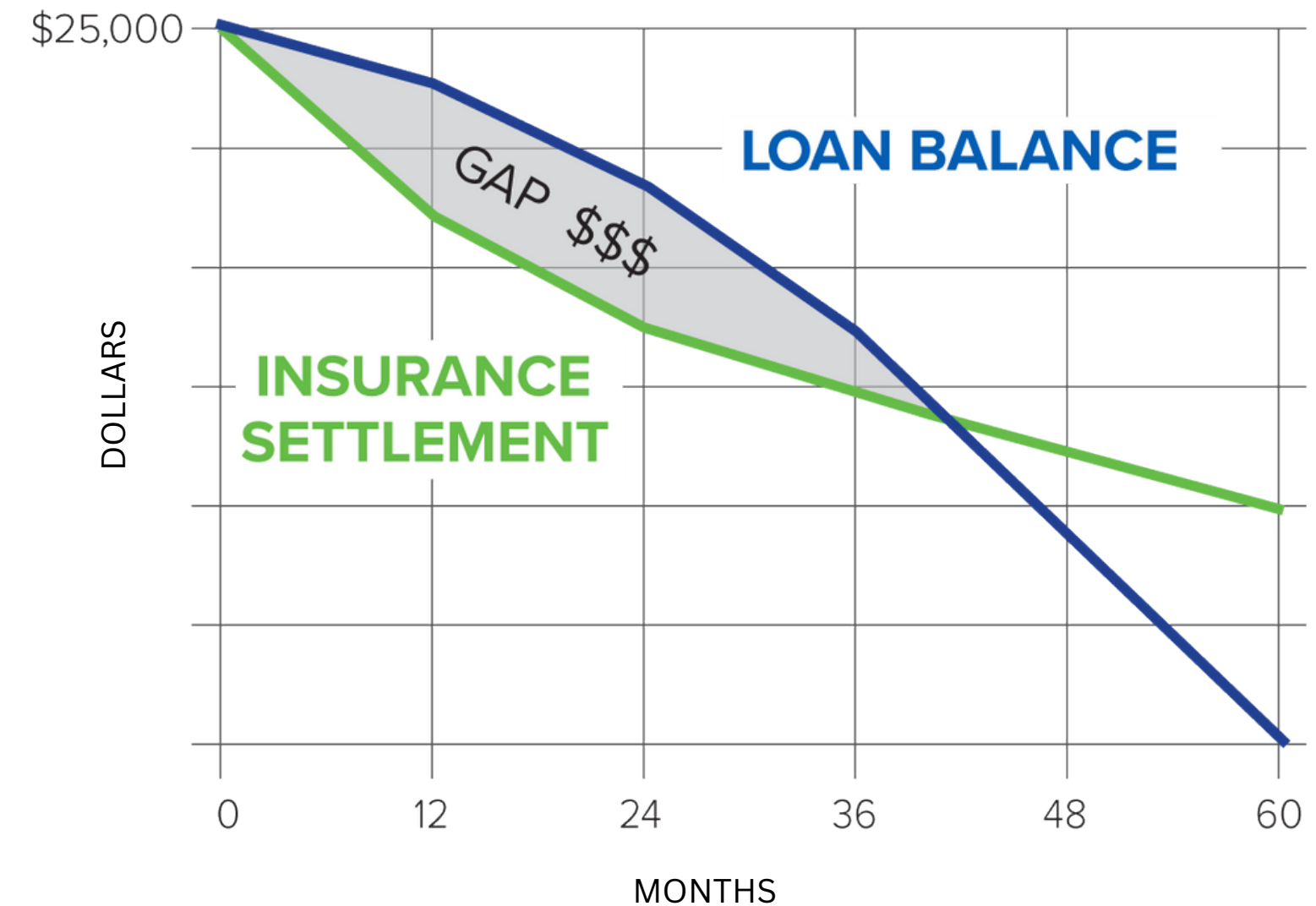
If your vehicle is deemed a total loss due to an accident or theft, your insurance might not cover your vehicle loan, leaving you with unexpected expenses. **But we can help.**

Our GAP program may reduce or eliminate the gap between what your vehicle insurance will cover and what you still own on your loan.



Fair market  
insurance value  
isn't always fair.

There may  
be a **GAP**



# We've Got You Covered

GAP Coverage bridges the gap between what you owe and what insurance pays

## **Deductible Assistance**

Up to \$500 to help cover your insurance deductible

## **Financial Peace of Mind**

Protects you from owing thousands if your car is totaled or stolen

## **Fully Refundable**

100% refund within the first 90 days, partial refund thereafter

## **One-Time Payment**

Single premium rolled into your loan, no monthly bills





# Essential financial protection on your vehicle loan that helps you drive with confidence.



## Talk to Consumers Credit Union today about how we can help protect you from sudden out-of-pocket expenses with Refundable GAP.

Refundable GAP is not insurance; it is an optional debt cancellation product. Refundable GAP 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 Refundable GAP. You should carefully read the contract for a full explanation of the terms. If you choose Refundable GAP, adding the Refundable GAP Fee to the amount financed under your contract will increase the cost of Refundable GAP. You may cancel Refundable GAP at any time. If you cancel Refundable GAP within 90 days you will receive a full refund of any fee paid. Refundable GAP purchased from state-chartered credit unions in FL, GA, IA, IN, 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 purchase a refundable product, you may cancel at any time during the loan and receive a refund of the unearned fee. Refundable 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.

© TruStage  
GAP-3415621.3-0124-0226Copy: