

# GAP

## with deductible assistance

- Deductible assistance is an additional component of GAP.
- Deductible assistance applies to motor vehicles insured under your individual primary auto insurance policy.
- Deductible assistance cancels part of your debt when a comprehensive or collision claim is paid through your primary auto insurance and a deductible is incurred.
- Actual loss must result in a paid claim that exceeds the deductible amount on your primary auto insurance policy.
- Primary auto insurance policy must be in force at the time of the loss.
- Allows up to 2 non-totaled occurrences protected per 12 month period.

To learn more or to enroll in GAP with deductible assistance call your credit union today!

Your purchase of MEMBER'S CHOICE™ Guaranteed Asset Protection (GAP), which includes deductible assistance, 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.