

Contact your loan
officer or service
representative today!

The purchase of Guaranteed Asset Protection (GAP) is voluntary and cannot be required as a condition of loan approval. GAP is a loan deficiency waiver and is not offered as insurance coverage in most states. This brochure is not a contract and the contents are limited by its size. It only provides a general summary of plan options that are available. Be sure to read your specific contract, as all benefits are subject to the terms and conditions of that contract.

Skipped or missed payments, late charges, refundable service warranty contracts, other insurance-related products, and interest charged after the date of loss will be deducted from the GAP settlement.

GAP

Guaranteed Asset Protection



You need more than
insurance to protect
your investment.

The most dangerous time
to drive has nothing to
do with hours of the day
or months of the year.
It's the first few years
you own your vehicle.
If it's in an accident
and can't be repaired,
or stolen and can't be
recovered, you could
owe thousands more
than insurance covers.



PROTECT

your investment with GAP

Even the best insurance may not cover the entire amount you owe on an auto loan. In fact, if the average new car purchaser has his or her vehicle stolen or damaged beyond repair, they could still owe thousands of dollars after the insurance settlement.

PENNIES A DAY MAKES UP THAT DIFFERENCE

GAP makes up the difference between what insurance covers and the amount you owe. So, instead of paying off a substantial loan balance before you can even think about shopping for a new vehicle, you could be free and clear.

All for just pennies a day.

HOW IT WORKS

You owe \$14,000 on your vehicle, and it's damaged beyond repair in an accident. After subtracting your deductible, the insurance company awards you \$11,000 for the damage.

Without GAP, you would pay out-of-pocket to cover the remaining \$3,000 loan balance.

Your loan balance.....	\$14,000
Your insurance company pays.....	<\$11,000>
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<i>Remaining loan balance (out-of-pocket expense)....</i>	<i>\$3,000</i>

With GAP, your remaining loan balance is paid.

Remaining loan balance.....	\$3,000
GAP benefit	<\$3,000>
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<i>Out-of-pocket expense.....</i>	<i>\$0</i>

GAP IS AVAILABLE FOR NEW AND USED:

- Automobiles
- Vans
- Light trucks and SUVs
- Motorcycles
- Travel trailers
- Watercraft
- Motorhomes

TALK TO US ABOUT GAP TODAY

- It helps protect your credit rating
- Covers losses that insurance may not
- Every 57 seconds a vehicle is written off as a total loss
- Protection is just pennies a day

Facts provided by the Highway Traffic Administration, National Insurance Theft Prevention, and Auto Theft Information Authority.