



The Truth is...

If your car is totaled, the value your insurance company places on your vehicle may be substantially less than its actual retail value, or the amount you owe on your loan or lease.

Add this to your deductible payment and you could be left owing thousands!

What to do?

Find out more about GAP Coverage! It's easy and convenient! Simply ask your loan representative for complete details. Your enrollment fee can even be included as a small addition in your monthly finance payment.



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**TOP QUALITY
GAP PROTECTION
YOU CAN TRUST**



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Did you know the market value of your vehicle starts to depreciate the moment you take possession?

Due to depreciation and other factors, there's a period of time during most loan or lease terms when THE BALANCE YOU OWE on your vehicle may be substantially higher than the vehicle's current value.

If your vehicle is stolen or wrecked and considered a total loss by your insurance company while you owe more than your vehicle is currently worth, insurance will only pay current market value – leaving YOU responsible for paying not only the difference (between what your car is worth and what you owe), but also your insurance deductible!

So, how do YOU take care of the GAP between your insurance settlement and your loan or lease payoff* amount?

Get GAP Coverage!

For a low monthly cost, which can be added into your monthly finance payment, you can protect yourself from unexpected expenses with the GAP Coverage. Our GAP program will pay the difference between your insurance settlement and the balance owed on your vehicle* and give you a fresh start with a new car purchase!

Additional Benefits:

- Primary insurance deductible coverage up to \$1000
- Available for all types of financial contracts
- Loans or leases
- Terms up to 84 months
- New or used vehicles
- Claims up to \$50,000
- Minimal monthly cost

An example of how GAP works:

LOAN AMOUNT: \$25,000
TERM: 60 Months
LOSS DATE: 36 Months

| | |
|--|-----------|
| Loan/Lease Payoff..... | \$15,000 |
| Insurance Settlement**..... | \$12,000 |
| Balance Left On Your Loan/Lease (GAP)..... | (\$3,000) |
| Insurance Deductible..... | (\$1,000) |
| Potential Out-of-Pocket Expenses..... | \$4,000 |

WITHOUT GAP coverage, you would be required to pay \$4000 out of **YOUR POCKET** just to settle your loan or lease balance! What will that leave you toward buying another vehicle?

| | |
|--|---------|
| GAP Coverage payment to Lender | \$4,000 |
| Out-of-Pocket Expenses WITH GAP PROTECTION | \$0 |

**Actual cash value of vehicle

* In some circumstances (such as past due payments, higher insurance deductibles, a delayed insurance settlement, or limitations of the plan), GAP Protection may not take care of the entire GAP. For a complete list of limitations, see the debt cancellation waiver addendum. The purchase of GAP Protection is voluntary and is not required as part of the loan or lease approval.