



# Time for Some Reflection on Protection

G U A R A N T E E D  
A S S E T P R O T E C T I O N

Ask about GAP for your next vehicle loan.



## GAP – Protection for high cost losses!

Most cars depreciate by thousands of dollars as soon as they are purchased. And if your vehicle is stolen, accidentally damaged beyond repair, or otherwise declared a total loss, you will still be liable to pay the difference: the “gap” between the insurance settlement and your loan balance.

Guaranteed Asset Protection (GAP) helps cover the difference between your primary insurer’s settlement and the loan balance on items directly related to the purchase of the vehicle. MEMBER’S CHOICE™ GAP provides coverage for a potentially high-cost expense.

Ask your loan officer about GAP coverage today!



*CUMIS Insurance Society, Inc.*

MEMBER’S CHOICE Guaranteed Asset Protection is a debt cancellation product available through your credit union except in Oregon, where GAP may be an insurance product or a debt cancellation product. Where MEMBER’S CHOICE Guaranteed Asset Protection is an insurance product, it is made available and underwritten by CUMIS Insurance Society, Inc. MEMBER’S CHOICE Guaranteed Asset Protection may include coverage for your primary insurance deductible if it is allowed by state law. Contact your Loan Officer or refer to your Member Contract for specific coverage information, exclusions, and limitations.