



Are you buying your first car?

Trading your two-door in for
a mini-van?

Are you finally buying the the
sports car you've always wanted?

**Buying a vehicle is a big
purchase. Is it adequately
protected?**



Insurance Settlements May Not Always Cover Your Loss

Do you know if your vehicle is adequately protected?

- After you drive off the dealer's lot, will you owe more on the vehicle than it's worth? (Vehicles depreciate by thousands of dollars after purchase.)
- Will you put less than 20% down on the purchase of your vehicle?

Answering "yes" to either question means your vehicle may not be completely protected.

If your vehicle is stolen, accidentally damaged and declared a total loss, you may be responsible for paying the difference between the vehicle's actual cash value and the loan balance.

MEMBER'S CHOICE® Guaranteed Asset Protection Plus* helps ease your financial burden by paying the potentially high-cost difference.

It also includes \$1,000 toward your down payment on a replacement vehicle when financed by your credit union within 60 days of your primary insurance company's settlement check.

Ask for MEMBER'S CHOICE®
Guaranteed Asset Protection Plus
on your vehicle loan.



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MEMBER'S CHOICE® Guaranteed Asset Protection is a debt cancellation product and is made available through your financial institution and administered by CUMIS Insurance Society, Inc.

*Where allowed by state law.

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