



## 90-DAY FREE LOOK

MEMBER'S CHOICE®

# guaranteed asset protection

### Congratulations!

Recently, you chose to protect your vehicle loan with MEMBER'S CHOICE® guaranteed asset protection.

State chartered credit unions in FL, GA, IA: You may choose MEMBER'S CHOICE® Guaranteed Asset Protection with or without a refund provision. Prices of the refundable and non-refundable products are likely to differ. If you choose either product and cancel within the first 90 days, you will receive a full refund. If you choose a refundable product, you may cancel at anytime during the loan and receive a refund of the unearned fee calculated by the actuarial method. You will receive additional information before you are required to pay the fee for this product.

New York only: Product features are based on credit union's price specifications.

### Insurance settlements don't always cover your loss

If you have an "upside down" loan-to-value ratio (you owe more on your vehicle than it's worth or you put less than 20% down when you purchased your vehicle) your insurance settlement probably won't cover your vehicle if it's declared a total loss. This means you may pay thousands of dollars to cover the difference between the actual cash value of your vehicle and your loan balance.

### Protection that pays the difference

MEMBER'S CHOICE® Guaranteed Asset Protection (GAP) helps ease your financial burden by paying the potentially high-cost difference between your insurance settlement and your loan balance on items directly related to the purchase of your vehicle.

### Experience MEMBER'S CHOICE® GAP for 90 Days

Beginning on your enrollment date, and for the next 90 days, you can feel confident that your upside-down vehicle loan is protected with GAP. During those 90 days, if you wish to cancel your protection, you may. To cancel, please fill out and mail the form below. If the envelope is postmarked within 90 days of your enrollment date, we're happy to refund your GAP fee.\* There are no cancellation fees. If you wish to continue GAP, there is no need to contact us. Your protection will simply continue with no interruptions.

\*Regular loan payment will remain the same. Final loan payment will be adjusted to reflect the refund.

MEMBER'S CHOICE® Guaranteed Asset Protection is underwritten by CUMIS, Inc.



Cut here. Place in envelope.

### Please discontinue my MEMBER'S CHOICE® GAP.

To discontinue your MEMBER'S CHOICE® GAP please complete and detach this form, then enclose in an envelope and return it to:

MEMBER'S CHOICE® Service  
2000 Heritage Way  
Waverly, IA 50677-9202

To confirm your understanding, please check the box below:

I've experienced MEMBER'S CHOICE® GAP for 90 days, and it's within 90 days of my enrollment date, but I'm no longer interested in protecting my vehicle with GAP. I do know that if I incurred a claim within my 90-day experience the GAP fee is nonrefundable.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ ZIP \_\_\_\_\_

Creditor Contract Number \_\_\_\_\_

Vehicle Identification Number (VIN) \_\_\_\_\_

Vehicle Year \_\_\_\_\_ Total Mileage \_\_\_\_\_

Make \_\_\_\_\_ Model \_\_\_\_\_

Credit Union Name \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

Preferred Telephone Number \_\_\_\_\_

Preferred E-mail Address \_\_\_\_\_