

Are you buying your first car? Trading your two-door in for a mini-van? Or, are you finally buying the sports car you've always wanted?

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

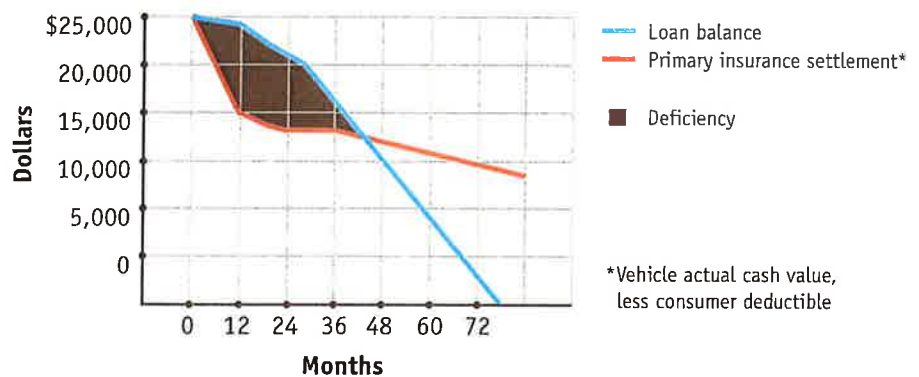
Insurance settlements don't always cover your loss

How do you know if your vehicle is adequately protected by your primary insurance carrier? Ask yourself the following questions:

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

Answering "yes" to either question means your vehicle may not be completely protected. You could be responsible for paying the difference between your primary insurance settlement (vehicle's actual cash value) and your loan balance in the event your vehicle is stolen, accidentally damaged beyond repair, or declared a total loss. This could add up to thousands of dollars out of your pocket. You'll pay on a vehicle you no longer drive, plus you still have to purchase a new vehicle.

Primary insurance settlement vs. Loan balance What would be your out-of-pocket expense?



*Vehicle actual cash value, less consumer deductible



Putting less than 20%
down on your vehicle
purchase means you
could be “upside down”
on your loan-to-value
ratio for the next two
to three years.

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.

Features and Benefits

- 90-day free look – you may cancel your protection within 90 days of your enrollment date and receive a full refund and no cancellation fee.
- Skipped payments – protection includes skip-a-payment or delinquent-payment features for the life of the financial agreement.
- Available on loans and leases – protects new and used vehicles.
- Primary vehicle insurance deductible – pays up to \$1,000 of your vehicle insurance deductible.†

Your credit union:‡CSE Federal Credit Union

Your plan as of: 4-1-2008

	Motor Vehicle ¹	Power Sport ²	Watercraft ³	RV ⁴
Maximum benefit	\$50,000	\$50,000	\$50,000	\$50,000
Maximum loan amount	\$100,000	\$100,000	\$50,000	\$125,000
Maximum term	72 Months	72 Months	72 Months	72 Months
Maximum loan-to-value	125%	125%	125%	125%

¹ Motor vehicle: private passenger cars, vans, and light trucks under 10,000 GVW for commercial or personal use.

² Power sport: motor cycle, ATV, snowmobile, or personal watercraft for personal use.

³ Watercraft: for personal use.

⁴ RV: for personal use.

*See your MEMBER'S CHOICE GAP Agreement for full program details and eligibility requirements. GAP is available where allowed by law when financed by your credit union

† Where allowed by state law.

‡ NY: Product features are base on credit union's price specifications.

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

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