

Since 1952

## Hughes Federal Credit Union Guaranteed Asset Protection (GAP)

Hughes Federal Credit Union offers low cost Guaranteed Asset Protection (GAP) Advantage. This coverage bridges the gap between what is owed on a vehicle and what the insurance company will pay in the case of a total loss. GAP Advantage is available for new or used autos, boats, recreational vehicles, watercrafts and motorcycles financed through Hughes.\*

Members with GAP coverage may also be eligible for \$1,000 towards the financing of a replacement vehicle if financed through the credit union within 90 days of settlement.\*

The cost is \$295 for automobiles. Fees for recreational vehicles and watercrafts vary depending on loan balance at origination. See a Member Service Representative for details.

Benefits can be financed with loan or paid out of pocket.

- Provides a substantial savings over the cost offered by the dealership.
- May be purchased up to 1 year from the effective date of the loan.
- Protects borrower's credit rating.
- Eliminates or reduces "out of pocket" expenses for the remaining loan balance after a loss settlement.
- Borrower is able to purchase replacement vehicle sooner because there is little or no carry-over balance.
- Pays benefits up to \$50,000.
- Waiver may be fully refunded within 60 days of its inception if no GAP Advantage benefits have been paid.
- Offers peace of Mind.

Call to sign up for Guaranteed Asset Protection today (520) 794-8341 or outside Tucson (800) 253-8245.

\*Certain Restrictions Apply.