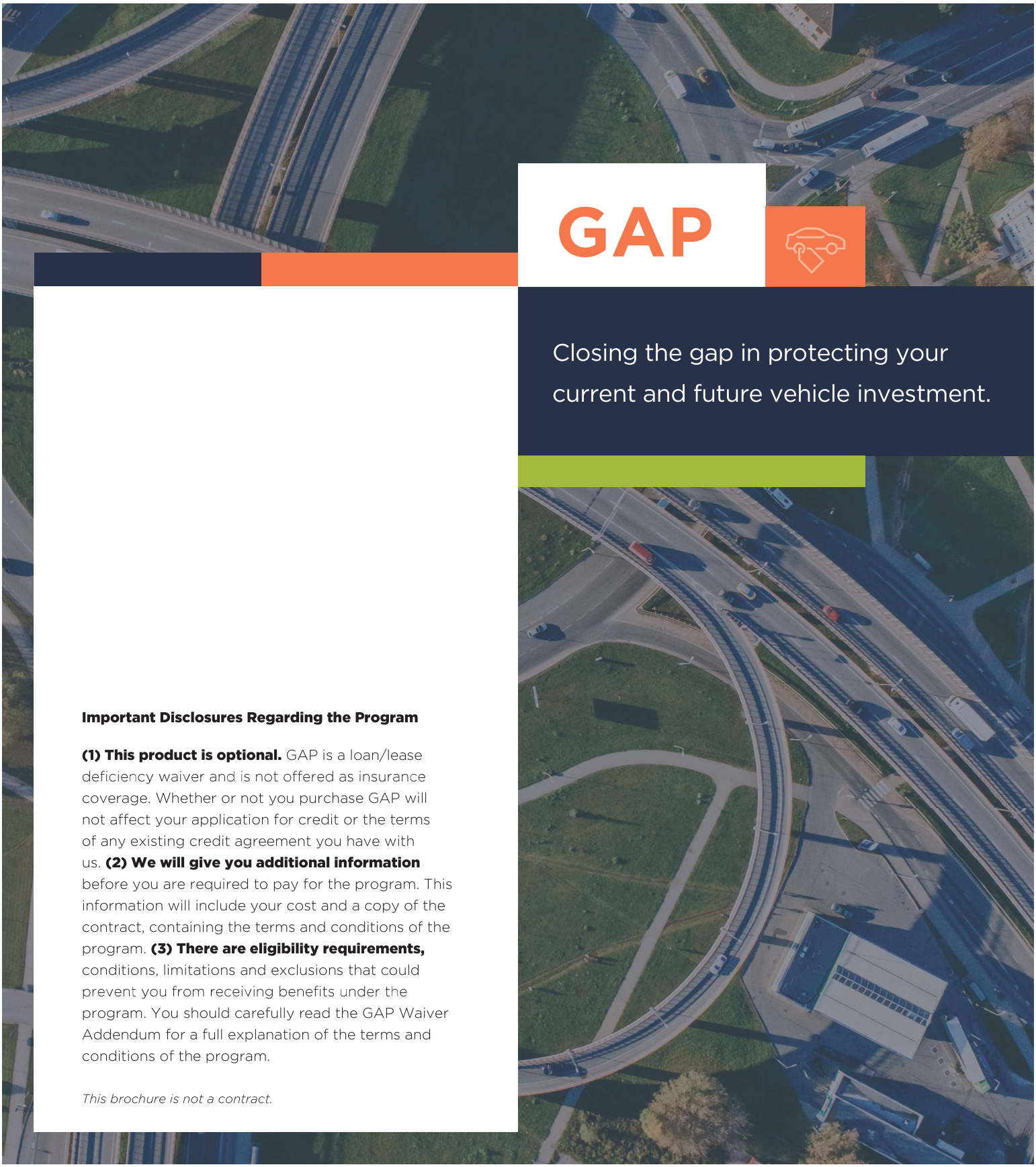


GAP

Closing the gap in protecting your current and future vehicle investment.

Important Disclosures Regarding the Program

(1) This product is optional. GAP is a loan/lease deficiency waiver and is not offered as insurance coverage. Whether or not you purchase GAP will not affect your application for credit or the terms of any existing credit agreement you have with us. **(2) We will give you additional information** before you are required to pay for the program. This information will include your cost and a copy of the contract, containing the terms and conditions of the program. **(3) There are eligibility requirements,** conditions, limitations and exclusions that could prevent you from receiving benefits under the program. You should carefully read the GAP Waiver Addendum for a full explanation of the terms and conditions of the program.

This brochure is not a contract.

PROTECT YOUR WALLET.

TRUE OR FALSE?

1. **In most circumstances, a vehicle is worth a lot less the second it is driven off the lot.**
2. **In more cases than not, the value of a vehicle rapidly declines during the first few years of ownership.**

Unfortunately, both of the statements are True, which could lead to bad news for you and your wallet.

Since most insurance companies base their claim payments on the present value of your vehicle, your loan or lease balance could be higher than the value of your vehicle at the time your vehicle is stolen or totaled, which means you could be left owing a lot of money out of pocket to pay off the balance of your loan.

GAP KEEPS YOU IN THE DRIVER'S SEAT.

Guaranteed Asset Protection, or GAP, is a voluntary, non-insurance program offered as protection on your financed vehicle to enhance, rather than replace, your standard insurance coverage. GAP waives the difference between your primary insurance company's settlement and the payoff of your loan balance up to a certain loan to value maximum, less exclusions or limitations that may apply. The loan to value maximum is determined by comparing the total amount originally financed to the vehicle's value at the start of the loan. Included in this waiver is your insurance deductible, up to $1,000.[1]



WHO DOES GAP PROTECT?

GAP is designed for all drivers, whether you are financing or leasing a new or used vehicle. Automobiles, vans, light trucks, motorcycles, boats, travel trailers, motor homes, golf carts, jet skis, and snowmobiles may be eligible.[2]

HOW IT WORKS

The following is an example of GAP in action:

Your financed vehicle is totaled beyond repair...

Your loan balance is:	**$15,000**
Your insurance company settlement is:	**$10,000**
Based on your vehicle's market value	**$11,000**
Less your insurance deductible	**$1,000**[1]
Loan balance remaining without protection	**$5,000**
Loan balance remaining with protection	**$0**

[1] Deductible waiver is available in most, but not all states. Please consult your financing representative for the availability of this benefit.

[2] GAP is subject to limitations and exclusions, please consult your financing representative to determine if your vehicle is eligible for GAP.