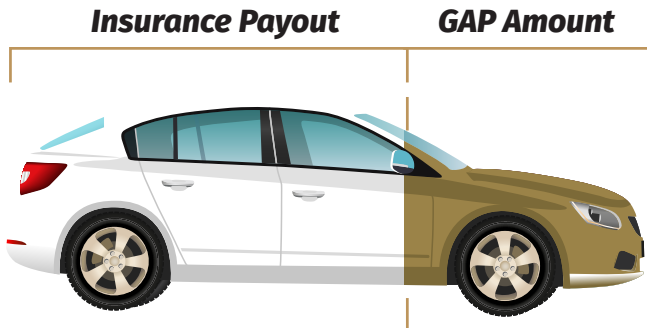


What is GAP?



GAP helps cover the difference between what your insurance pays and what you still owe on your loan if your motor vehicle (or RV/watercraft/powersport) is declared a total loss due to accident or theft.

Our GAP protection is provided through TruStage™, a trusted third-party provider.

GAP Highlights

Maximum Loan Amounts:

- Motor vehicle: Up to \$100,000
- RV: Up to \$125,000
- Watercraft: Up to \$50,000
- Powersport: Up to \$100,000

Maximum Loan Term: Up to 84 months

Maximum Benefit: Up to \$50,000

Maximum Loan-to-Value (LTV): 135%

Cost: \$799

- One-time fee which can be paid in one payment or financed with your loan.

90-Day Trial Period:

- Members have 90 days from the enrollment date to cancel protection and receive a full refund with no cancellation fee.

GAP Plus Benefits

If your motor vehicle (or RV, watercraft or powersport) is totaled and you finance your replacement motor vehicle (or RV, watercraft or powersport) with us within 120 days of your insurance settlement, GAP Plus will apply a \$1,000 principal payment to your new loan.

Deductible Assistance (Motor Vehicles Only):

- If your motor vehicle has a comprehensive or collision claim and you pay a deductible, GAP may waive:
 - Up to \$500, twice per year
 - Not available in total loss situations

Ready to Add GAP?

Contact us today:

oucreditunion.org | 800-766-6828 | Visit a branch

GAP is not insurance; it is an optional debt cancellation product. GAP will not affect your application for credit or the terms of any credit agreement you have with us. Certain eligibility requirements, conditions and exclusions may apply. You will receive the contract before you are required to pay for GAP. You should carefully read the contract for a full explanation of the terms. If you choose GAP, adding the GAP Fee to the amount financed under your loan will increase the cost of GAP because there will be additional interest due based on the inclusion of the GAP Fee in the loan principal amount. You may cancel GAP at any time. If you cancel GAP within 90 days you will receive a full refund of any fee paid, if no benefits have been provided. GAP purchased from state-chartered credit unions in FL, GA, IA, IN, UT, VT, and WI may be with or without a refund provision. Prices of the refundable and non-refundable products are likely to differ. If you purchase a refundable product, you may cancel at any time during the loan and receive a refund of the unearned fee, if no benefits have been provided. GAP purchased from state-chartered credit unions in CO, MO or SC may be canceled at any time during the loan and receive a refund of the unearned fee, if no benefits have been provided. GAP-8658142.1-1225-0128