

Optional & Recommended Products

Available with Auto Loans

Thank you for considering Advantage for your auto loan. We encourage you to consider some optional items that we offer with our automobile loans:

- 1. Payment Protection or Credit Life and Disability Insurance**, which covers you in the event of death or disability. If you choose one or both of these insurance options, the premiums will be included in your monthly payment. Payment protection is available on most of our loan products to qualified borrowers.
- 2. Members Choice Auto Care**-a mechanical repair coverage that supplements a manufacturer's warranty. This is typically priced at 40% less than similar plans at car dealers. In addition to cost savings, many of our members have enjoyed other benefits Members Choice Auto Care has over competing plans including:
 - Emergency Travel Protection
 - 24 Hour Roadside Assistance
 - Add on mileage (a 60,000 mile plan is 60,000 miles in addition to the existing mileage).
 - Coverage is valid at any authorized repair facility in the U.S. or Canada, not just dealers.

You can get a quote for Members Choice Auto Care from any of our member services team or on our website at www.advantagefcu.org. The cost of Members Choice Auto Care can be added to your loan and included in your monthly payment.

- 3. Guaranteed Asset Protection (GAP)**. This covers your loan in the event that your vehicle is totaled or stolen during your loan term. Your insurance company will pay the market value for the vehicle at the time of loss. If you did not have a large down payment when you financed your car, chances are that this amount will not be enough to pay off your loan.

GAP covers the difference up to 125% of market value. We recommend GAP coverage whenever the amount that you are financing is 85% or more of the value of your vehicle.

GAP is very inexpensive and it can be added to your loan amount so that it is included in your monthly payment.