

GAP

Plus with Deductible Assistance

Will you owe more on your vehicle loan than your vehicle is worth?

A wrecked vehicle can wreck your finances if you owe more on your loan than your insurance will pay.

GAP Plus with Deductible Assistance is like an airbag for your vehicle loan.

Our Guaranteed Asset Protection (**GAP**) program can help cushion you and your family against sudden out of pocket expenses and goes beyond traditional GAP protection. **Here's how it works:**

GAP Plus may reduce or eliminate the gap between what your vehicle insurance will pay and what you owe on your loan, if your vehicle is deemed a total loss. Plus, it helps you get into your next vehicle by reducing your next loan at US Eagle.

Deductible Assistance is designed to provide financial relief when your vehicle is damaged, but not deemed a total loss. If auto repairs cost more than your deductible, the deductible amount is applied to your loan, reducing what you owe.

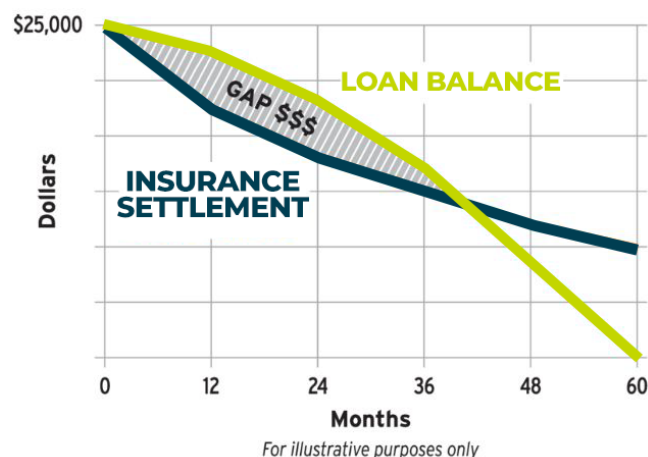
Get **GAP Plus with Deductible Assistance** today so you can worry a little less about tomorrow.

The second you drive your new vehicle off the lot it drops in value.

More than 20% after one year.*

This creates a gap in coverage.

*Car Depreciation: How Much Value Will a New Car Lose?
CARFAX, Nov. 9, 2018.



Fair market insurance value isn't always fair. There may be a GAP.

Talk to a US Eagle representative to purchase GAP Plus today.



505-342-8888
useagle.org

Your purchase of MEMBER'S CHOICE™ Guaranteed Asset Protection (GAP), which includes deductible assistance, is optional and 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 your loan amount will increase the cost of GAP. You may cancel GAP at any time. If you cancel GAP within 90 days you will receive a full refund of any fee paid.

What's Eligible? What's protected?

	Motor Vehicle	Power Sport	Watercraft	RV
Assets Eligible	<p>New & Used:</p> <ul style="list-style-type: none"> Private passenger cars Vans Light trucks 20 model years or newer 	<p>New & Used:</p> <ul style="list-style-type: none"> Motorcycles All-terrain vehicles Snowmobiles Personal watercraft (e.g. jet ski) 	<p>New & Used:</p> <ul style="list-style-type: none"> Inboards Outboards Inflatables Jet drives Houseboats Sailboats Stern Drives 	<p>New & Used:</p> <ul style="list-style-type: none"> Conventional trailers Fifth wheel Travel trailer Folding camping trailer Truck Camper units Type A, B and C motor homes
Utilization (in-use for)	Personal & Commercial	Personal	Personal	Personal
Loans Eligible	<p>Loans and leases that are secured solely by an eligible vehicle include:</p> <ul style="list-style-type: none"> Traditional closed-end loans Refinances (from different lender) Collateral lending (funds used for other purposes) Open-end loans (draws specific for new and used auto financing) 			
Loans NOT Eligible	<ul style="list-style-type: none"> Balloon loans Interest-only loans Real estate secured loans Signature loans 			
Incidents NOT Protected	<p>Loss or damage incidents are NOT protected if the protected vehicle was repossessed by, or placed in the possession of, US Eagle, its employees, or agents</p>			

More Product Details

Member's Payment Methods	Single Fee - GAP fee is included in the loan payment OR paid in full with cash, check or credit card payment to US Eagle.
Primary Insurance Deductible	Protects up to \$1,000 of your vehicle insurance deductible where allowed by state law
Skipped Payment	Protection includes up to 2 skipped payments during the term of the financial agreement.
Right to Purchase	Available to purchase anytime during the life of the loan
Deductible Assistance	This includes a primary insurance deductible maximum per occurrence of \$500 and includes single-vehicle protection. Maximum number of occurrence is no more than 2 in a 12 month period.
GAP Plus	\$1,000 is waived from the loan or lease when the replacement vehicle is financed by US Eagle within 120 days after member's primary insurance company issues a settlement check.

GAP Plan Plus

	Motor Vehicle	Power Sport	Watercraft	RV
Single GAP Fee Non-refundable	YES	YES	YES	YES
Maximum Benefit	\$50,000	\$50,000	\$50,000	\$50,000
Maximum Protected Loan term: Loan Amount	\$100,000	\$100,000	\$50,000	\$125,000
Maximum Protected Loan term: Length of Loan	84 Months	84 Months	84 Months	84 Months
Maximum Protected Loan term: Loan-to-Value Ratio	130%	130%	130%	130%
Loan-to-Value Ratio	(Based on) MSRP -- for new vehicles (<3,000 miles and never titled) NADA -- Business Guide -- all other vehicles			