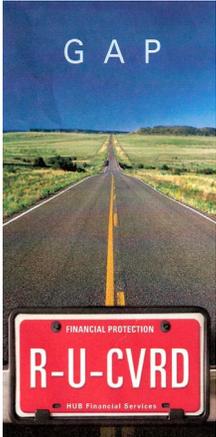




## GAP - Guaranteed Auto Protection



### **Don't get caught in the insurance GAP!**

Full coverage insurance policies only cover the actual cash value of your vehicle – something that rapidly declines during the first few years of ownership. During this time, you could easily owe more on your loan than your car is worth – more than your full-coverage insurance policy will pay if your car is totaled!

GAP protects you when you need it most – when your vehicle is declared a “total loss”. It pays the difference between your primary insurance settlement and the unpaid net balance of your loan\*. GAP will even cover your insurance deductible, up to \$1,000, and is available for both new and used vehicles. If your vehicle is a total loss or unrecovered theft, and you finance your replacement vehicle with Encentus FCU within 90 days, GAP Plus will credit \$1,000 towards the amount financed on the replacement vehicle.

This great protection is available starting at only \$375, and may be added to your loan. So don't get caught upside-down, get GAP on your loan today!

## Vehicle Service Contracts

Times are tough so many members are deciding to keep their current vehicles long after the manufacturer's warranty runs out. But car repairs can be *expensive and inconvenient!* Is your vehicle nearing the end, or worse, *out* of its factory warranty period? Don't be left holding the repair bill! With over 13,000 mechanical parts that can break down on a vehicle, those bills can add up quickly.

You may think it is too late to get an extended warranty for your vehicle....**but it is not!** Encentus FCU offers comprehensive, extended warranty coverage on most new and used vehicles, regardless of the current mileage on the odometer. It's the same type of coverage the dealers offer, but usually **HUNDREDS** of dollars less! You may even add the cost of the warranty to your Encentus FCU auto loan.

PROTECT YOUR VEHICLE	
Alternator -	\$865
Fuel Pump -	\$1035
AC Compressor-	\$1325
Engine -	\$5,600
Water Pump -	\$895
Transmission -	\$4,265
Drive Axle -	\$2,250

**So don't wait until it is too late, call us today for a free, no-obligation quote.**

**What is peace of mind really worth to you?**

**Call a Credit Union Representative Today – You'll be glad you did!**

**918-430-3500**