



The GAP Advantage Keeps You In The Driver's Seat.

The GAP Advantage is an optional benefit that gives you further peace of mind. If the vehicle you are now purchasing becomes "totaled", or is stolen and not recovered during the term of your GAP waiver protection, GAP Advantage provides you with an additional \$1,000 credit toward the purchase or lease of a replacement vehicle when financed at this institution. Not only will you receive the difference between the value of your vehicle and its unpaid loan or lease balance, you also get a head start on financing or leasing a new or used replacement vehicle.

GAP Advantage is available in most, but not all states. Please consult your financing representative for the availability of this important benefit.



This brochure is not a contract. For a complete list of benefits and rules, see the GAP Waiver Election Form. The purchase of GAP is voluntary and cannot be required as a condition of loan approval.

GAP is a loan/lease deficiency waiver and is not offered as insurance coverage.

Important Disclosures Regarding the Program

(1) **This product is optional.** 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 and exclusions that could prevent you from receiving benefits under the program. You should carefully read the contract for a full explanation of the terms and conditions of the program.

Bro 81-0008

The GAP Advantage

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

