GUARANTEED ASSET PROTECTION

PROTECTION

MEMBER'S CHOICE™

THREE STEPS TO GREATER PROTECTION

1 WHAT IS MEMBER'S CHOICE™ GUARANTEED ASSET PROTECTION (GAP)?

It's a way to help protect your vehicle loan. Many times primary auto insurance settlements don't pay off your loan balance. When you buy a new or used vehicle, there's no way to know if it will be stolen or totaled in an accident. With MEMBER'S CHOICE Guaranteed Asset Protection, you're protecting your vehicle investment against a possible financial loss.

2 HOW DOES IT WORK?

The fee can be included with your monthly payments or made separately by cash, check, charge or possibly electronic funds transfer. If there's a difference between what you owe on your loan and the value of your vehicle, GAP will help pay the difference based on the terms of your member agreement. By taking a few simple steps while signing your loan paperwork, you're helping take responsibility for your financial future. Your loan officer can show you how.

You can cancel within 90 days for a full refund. If you have questions, simply contact your credit union.

3 WHY IS IT VALUABLE?

New and used vehicles often depreciate rapidly and vehicle loans are typically getting longer in terms. There may be a point where you owe more than it's worth. That's where MEMBER'S CHOICE GAP can kick in. If your vehicle is stolen or totaled in an accident, GAP will help cancel the difference between the primary insurance settlement and what you may still owe. MEMBER'S CHOICE Guaranteed Asset Protection helps you prepare for the unexpected.

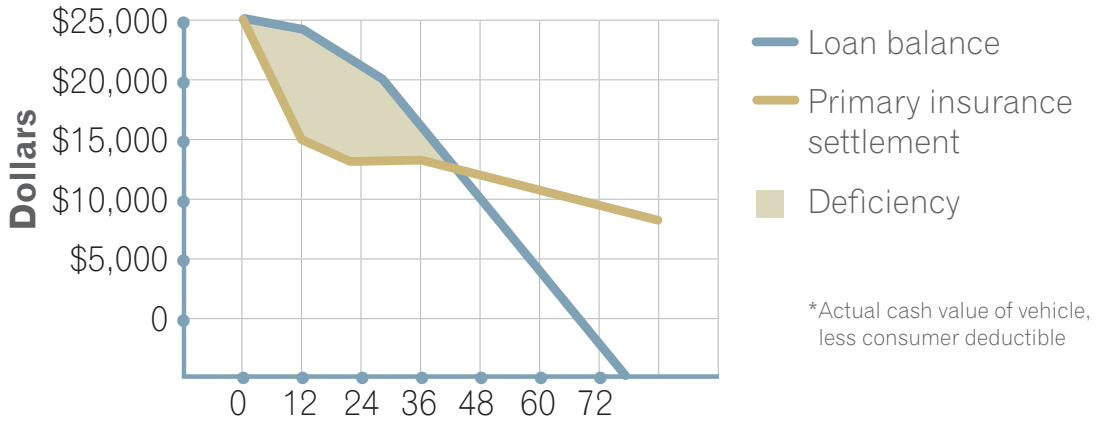
ENROLL TODAY.

JUST THE FACTS

79%

of people who take out vehicle loans are requesting five- to six-year loan terms.

usatoday.com, Drivers hang onto their cars longer, July 2008



*Actual cash value of vehicle, less consumer deductible

Offered by: **TEG Federal Credit Union**

Your plan as of: 07/30/2012

	Motor Vehicle[1]	Powersport[2]
Maximum benefit	N/A	N/A
Maximum loan/ lease-to-value	125%	125%
Maximum loan/ lease term	N/A	N/A
Maximum loan/ lease amount	N/A	N/A

[1]Motor Vehicle: Private passenger cars, vans, and light trucks less than 10,000 GVW for commercial or personal use.

[2]Powersport: Motorcycle, ATV, snowmobile, or personal watercraft for personal use.

Your purchase of MEMBER'S CHOICE™ Guaranteed Asset Protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Member Agreement for a full explanation of the terms of MEMBER'S CHOICE™ Guaranteed Asset Protection. If you choose GAP, adding the product fee to your loan amount will increase the cost of GAP.

State chartered credit unions FL, GA, IA, RI, UT, VT: You may choose MEMBER'S CHOICE™ Guaranteed Asset Protection with or without a refund provision. State chartered credit unions CO, SC: Only a refund provision is available. Prices of the refundable and non-refundable products are likely to differ. If you choose either product and cancel within the first 90 days, you will receive a full refund. If you choose a refundable product, you may cancel at anytime during the loan and receive a refund of the unearned fee calculated by the actuarial method. You will receive additional information before you are required to pay the fee for this product.

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