

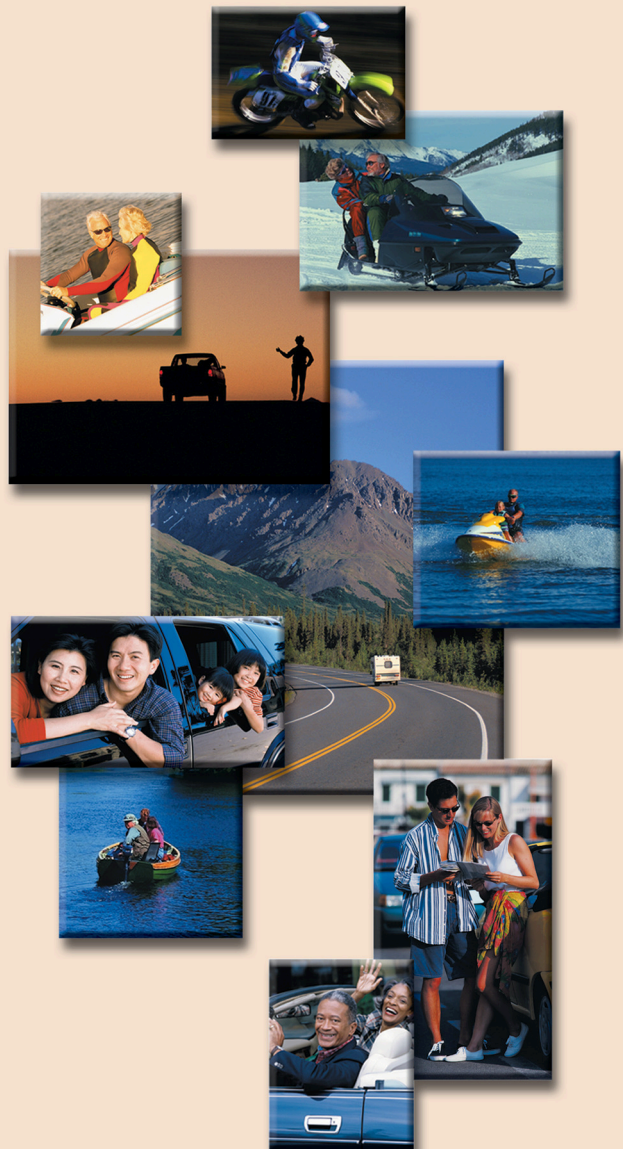


Guaranteed Asset Protection

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

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.





Protect Your Vehicle Investment, Not Just Its Value.

You could lose more than your vehicle, boat, motorcycle, or RV if it is stolen or involved in a major accident. You could lose your investment. Because most insurance policies only cover the value of your vehicle — something that rapidly declines during the first few years of ownership — your loan or lease balance could be higher than the value of your vehicle.

Now you can protect your vehicle, boat, motorcycle, or RV investment with Guaranteed Asset Protection (GAP). GAP is a non-insurance product and is made available via a loan/lease deficiency waiver that covers the “gap” between the vehicle’s value and the amount you still owe. Essentially, GAP protects you and your entire investment from substantial loss.

What Does GAP Cover?

GAP was designed for all drivers, whether you finance or lease a new or used vehicle. It covers automobiles, vans, light trucks, motorcycles, boats, travel trailers, motor homes, golf carts, jet skis, snowmobiles and almost any other vehicle.* GAP coverage goes into effect when you need it most — when your vehicle is stolen and isn’t recovered, or is totaled in an accident and can’t be repaired.

GAP covers the difference between your primary carrier’s insurance settlement and the amount of your loan or lease, less delinquent payments, late charges, refundable service warranty contracts, and other insurance related charges. Included in this difference is your insurance deductible, which is limited to \$1,000.**

** Please consult your financing representative to determine if all of these collateral types are eligible for GAP protection.*

You Stay In The Driver’s Seat.

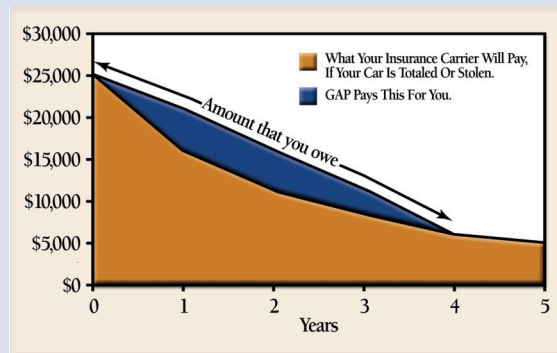
The following is a typical example of how GAP comes through for you:

Original purchase price	\$25,000
Loan balance after one year	\$21,000
Vehicle’s current value as determined by your insurance company	\$16,000

GAP pays the following toward the financing or leasing of a replacement vehicle:

GAP pays the difference	\$5,000
(Including your deductible, up to \$1,000)**	

Total GAP Benefit	\$5,000
------------------------------------	----------------



*** Deductible coverage is available in most, but not all states. Please consult your financing representative for the availability of this benefit.*