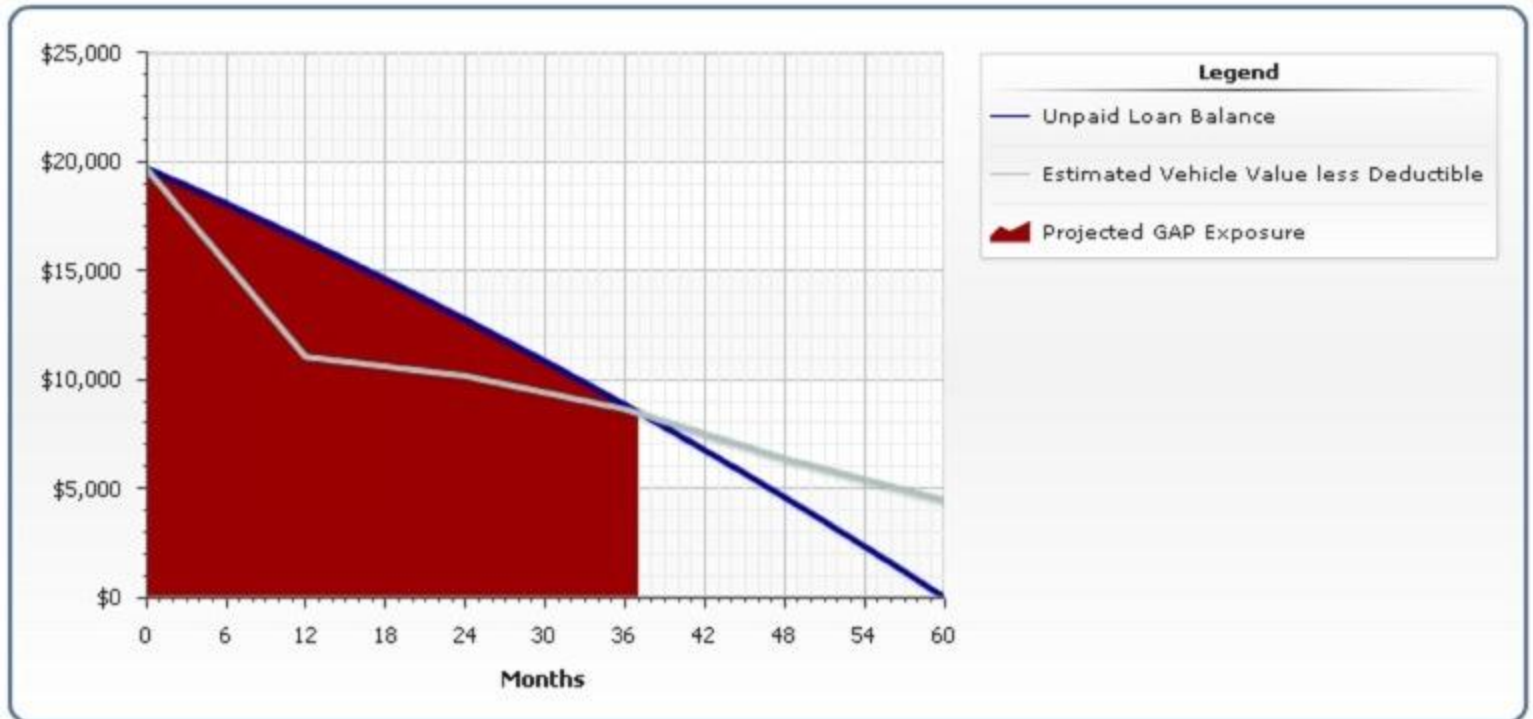


# If your vehicle is stolen or damaged beyond repair, what are you going to do?

If your vehicle is totaled or stolen, your insurance will usually cover only the depreciated value of your vehicle. Likely, the insurance settlement will not cover your vehicle's loan or lease payoff –  
and you are responsible for paying the difference.



*Low used car values, extended loan terms, small down payments, and frequent trade-ups can drive a borrower further upside down – worsening the magnitude of the "gap."*

**Fortunately, Guaranteed Auto Protection (GAP) coverage offered by Old Hickory Credit Union eliminates this problem for only pennies a day!**

## Program Benefits

- ▶ GAP covers the deficiency loan balance when your primary insurance settlement isn't enough.\*
- ▶ Cost of coverage is often hundreds of dollars less than a similar dealer plan.
- ▶ Up to \$1,000 reimburses your primary insurance deductible.
- ▶ An additional \$1,000 can offset the purchase of a replacement vehicle.

\*See GAP waiver agreement for details.

Give yourself peace of mind, financial stability, and the ability to finance a new car. Add GAP protection to your loan today!