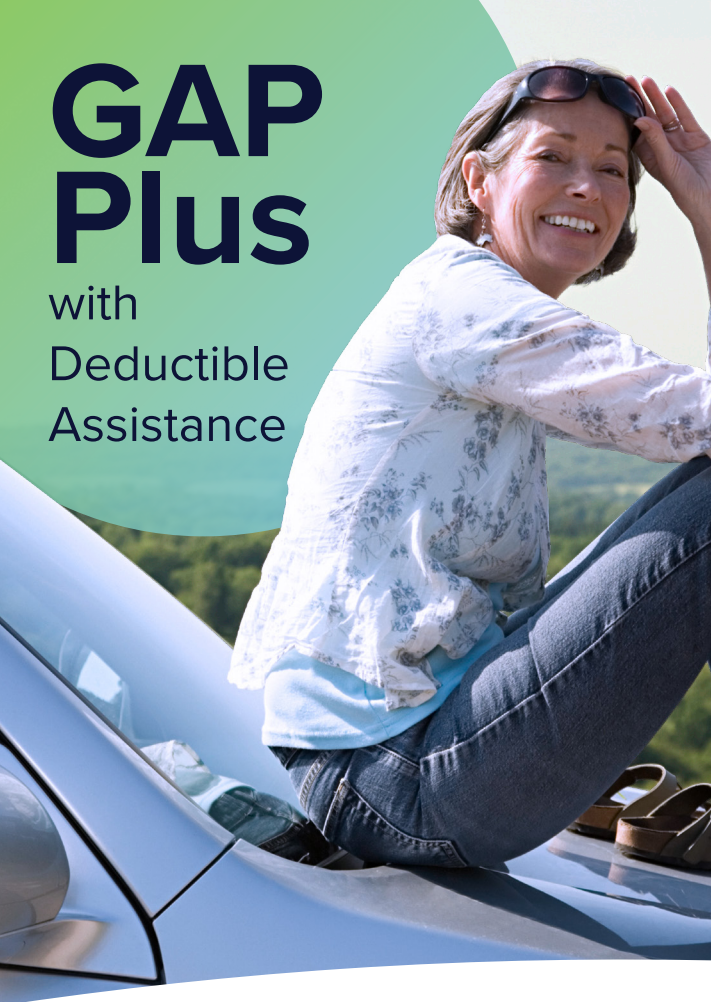


GAP Plus

with
Deductible
Assistance



**Essential protection
for your vehicle loan –
and your finances.**



GEORGIA'S OWN
CREDIT UNION

Why choose GAP Plus

Optional vehicle loan protection for what your auto insurance may not cover for a wrecked vehicle.

That's where GAP Plus comes in.

If your vehicle is deemed a total loss due to an accident or theft, there can be a significant gap between what you owe on your loan and what your auto insurance will cover. **GAP** may reduce or even eliminate that shortfall in the event your vehicle is deemed a total loss. **GAP Plus** helps you get into your next vehicle by reducing your next loan at the credit union by **\$1,000**.

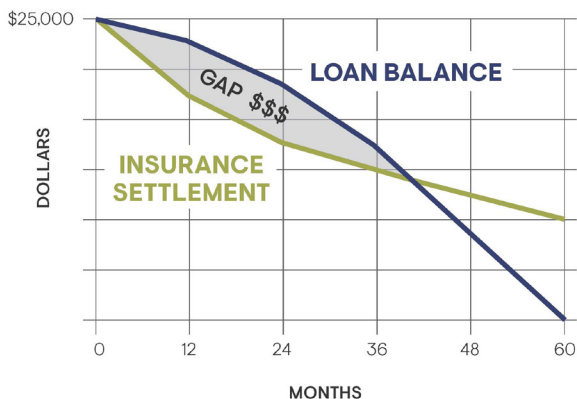
GAP with Deductible Assistance is designed to provide financial relief when your vehicle is damaged, but not deemed a total loss. If auto repairs cost more than your deductible, the deductible amount is applied to your loan, reducing what you owe.

Georgia's Own is proud to offer essential financial protection on your vehicle loan that helps you drive with confidence. Talk to us today about how we can help protect you from sudden out-of-pocket expenses.



GEORGIA'S OWN
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Fair market insurance value isn't always fair. There may be a gap.



For illustrative purposes only.

**Protect your vehicle loan —
purchase GAP Plus today!**



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CREDIT UNION



Offered by: Georgia's Own Credit Union

Your plan as of: 07/01/2024

	Motor Vehicle ¹	Powersport ²	Watercraft ³	RV ⁴
Maximum benefit	\$50,000	\$50,000	\$50,000	\$50,000
Maximum loan/lease-to-value	130%	130%	130%	130%
Maximum loan/lease term	84 months	84 months	84 months	84 months
Maximum loan/lease amount	\$100,000	\$100,000	\$50,000	\$125,000

¹Motor Vehicle: Private passenger cars, vans, and light trucks less than 10,000 GVW for commercial or personal use.
²Powersport: Motorcycle, ATV, snowmobile, or personal watercraft for personal use. Not eligible for Deductible Assistance benefits.
³Watercraft: For personal use. Not eligible for Deductible Assistance benefits.
⁴RV: For personal use. Not eligible for Deductible Assistance benefits.

For more information,
visit us online at
georgiasown.org
or call **800.533.2062, Option 2.**

GAP, which includes deductible assistance, is not insurance; it is an optional debt cancellation product. GAP will not affect your application for credit or the terms of any credit agreement you have with us. Certain eligibility requirements, conditions and exclusions may apply. You will receive the contract before you are required to pay for GAP. You should carefully read the contract for a full explanation of the terms. If you choose GAP, adding the GAP Fee to the amount financed under your contract will increase the cost of GAP. You may cancel GAP at any time. If you cancel GAP within 90 days you will receive a full refund of any fee paid. GAP purchased from state-chartered credit unions in FL, GA, IA, IN, UT, VT, and WI may be with or without a refund provision. Prices of the refundable and non-refundable products are likely to differ. If you purchase a refundable product, you may cancel at any time during the loan and receive a refund of the unearned fee. GAP purchased from state-chartered credit unions in CO, MO or SC may be canceled at any time during the loan and receive a refund of the unearned fee.