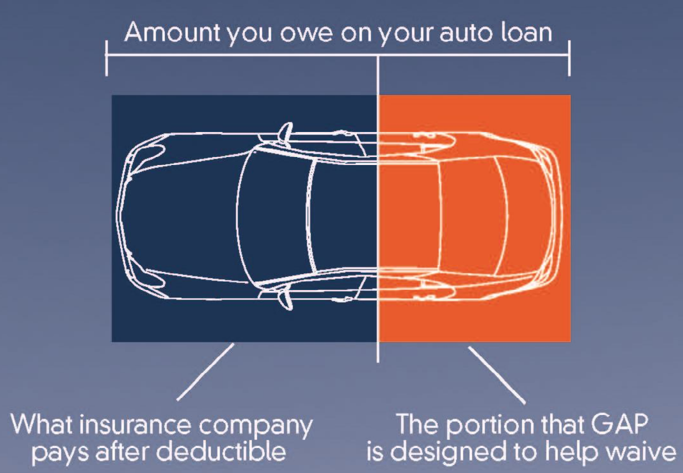
It's worth $32,500 on the lot... but only $27,000 on the street!

Your NEW car becomes a USED car as soon as you drive it off the lot.



What is GAP?

If the value of your car is less than the balance of your auto loan, you're "upside down," and there is a gap that isn't covered by standard insurance. This difference requires a special type of protection called GAP.

Do you need GAP protection?

A car starts depreciating as soon as you buy it, but never more than when you drive it off the lot — turning it from a "new" car to a "used" car. To estimate the anticipated depreciation and potential GAP risk, please contact your loan representative and ask to receive a GAP Risk Illustration through the VisualGAP system.

This is general information only. Please refer to your actual GAP Waiver Addendum (GAP) for terms, conditions, coverage, limitations, and restrictions. GAP is not an insurance policy and does not replace or eliminate the need for vehicle insurance coverage. There are exclusions and limitations for items like delinquent payments, late charges, refundable items and financing more than the allowable Loan to Value (LTV%) limit that could leave you responsible for a loan balance after the GAP benefit is applied to your loan. You may cancel GAP during the first 60 Days and receive a full refund of any fee paid. GAP is non-refundable in most states after the first 60 Days.