



If your vehicle is totaled or stolen, will you be covered?

That new vehicle may be your pride and joy. But here's a reality check. Unless you've bought an exceptionally in-demand model, a new vehicle typically loses about 20% of its original value as soon as you drive it off the lot. Unfortunately, that doesn't change the balance on your vehicle loan. For the time being, you have what's called negative equity. You owe more than what the vehicle's worth.



PFCU of Omaha's **Guaranteed Asset Protection (GAP)** can help cover the gap and protect you from a potential loss of thousands of dollars.

- GAP coverage is available on new or refinanced PFCU of Omaha loans
- One-time fee of \$375 (Most auto dealers charge close to \$900)
- Protection for up to 84 months and loan-to-value up to 125%
- Coverage may be paid upfront or rolled-in to your loan payment
- GAP coverage will pay an additional \$1,000 toward the purchase of a replacement vehicle when it's financed at PFCU of Omaha.
- GAP will cover up to \$1000 of your deductible if there is a "gap" after the primary insurance settlement is paid.*

For more information, or to add GAP coverage to your existing PFCU of Omaha loan, please call 1-402-391-4040, option 1.

* Deductible is covered as part of the deficiency balance and is not paid directly to the borrower.

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