



## Guaranteed Asset Protection

Mind the GAP.

As soon as you drive your new (or new-to-you) car or truck off the lot, its value will depreciate. That's most often the reality. And, if your vehicle is stolen, damaged beyond repair or totaled, you are still liable to pay the difference. This difference, or the "gap" between your insurer's settlement and your loan balance, will come out of your pocket for a vehicle that no longer exists.

**Guaranteed Asset Protection\*** or "GAP" can save you thousands. GAP is automotive coverage that pays the potentially high-cost difference between your insurance settlement and your loan balance on items directly related to the purchase of your vehicle.

For just a few dollars a month, GAP can save you from making loan payments on a vehicle that is beyond repair, stolen or totaled.

You can sign up for GAP when you apply for your vehicle loan. There's no underwriting, no red tape and no hassles. And, for your convenience, the amount can be rolled into your monthly loan payment.

GAP is fully refundable if you cancel the coverage within the first 60 days. Protect your family, your car and your credit rating with GAP automotive coverage. Contact us for a quote.

**For additional information, visit [cunj.org](http://cunj.org).**

**Enjoy the freedom to prosper.** If you have questions about GAP insurance, just give us a call at 609.538.4061 or 800.538.4061, email us at [memberservices@cunj.org](mailto:memberservices@cunj.org) or stop by one of our convenience branches.

\* This information is intended to provide a general outline of the benefits of MEMBER'S CHOICE Guaranteed Asset Protection and should not be relied upon as providing all benefits and limitations when purchasing this protection. Be sure to carefully read your MEMBER'S CHOICE GAP waiver or policy/certificate of insurance for complete details, including any coverage limitations. In states where GAP is a debt cancellation product, MEMBER'S CHOICE GAP is made available through your credit union and CUNA Mutual Insurance Agency, Inc. Benefits offered can vary by credit union.

## Credit Union of New Jersey provides you with the freedom to prosper.

What exactly does that mean? It means we're here to provide regular people like you and me with the knowledge and ability needed to be in control of our financial lives. When you join us, you'll become a member (not a customer), as well as an owner, which entitles you to benefits you won't find at "big box banks," like:

- Low-rate loans
- Higher dividends on deposits
- Low-cost services, like our no-fee checking account
- Voting rights at our annual meeting

**"The Freedom to Prosper"** means you'll find that Credit Union of New Jersey is the place to go when you need guidance and the ability to soar. Our entire team is ready, willing and able to help our hard-working people to plan and execute short, medium and long-term financial strategies, then move them toward prosperity.

What else do you need to know about us? We were incorporated in 1943 to serve State Highway Department employees. Today, we have \$350 million in assets and we serve nearly 40,000 members from more than 200 organizations, in addition to our original charter group.

Are you ready to be a part of a 75-year tradition? Join us and let us help you reach for the stars.

### Credit Union of New Jersey

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