



**Redwood
Credit Union**

Did you know?

The average difference between insurance settlement and loan payoff is \$1,600!

Protect Your Assets with GAP Today!

If an accident or theft leads to a total loss of your vehicle, Guaranteed Asset Protection (GAP) covers the difference between what you own on the loan and what your insurance policy covers. **This coverage could not only save you thousands of dollars, but you can also get a \$1,000 loan credit when your replacement vehicle is financed by Redwood Credit Union.**



Guaranteed Asset Protection Acceptance Form

Name: _____ RCU Account Number Ending: _____

Phone Number: _____ Email: _____

Vehicle Make & Model: _____ Year: _____

Vehicle ID Number (VIN) Last 4 Digits: _____ Current Mileage: _____

Signature: _____ Date: _____

To take advantage of GAP today, please:



Bring your completed Acceptance Form to any RCU location



Scan and Email to: InsuranceServices@redwoodcu.org



Mail to: RCU Insurance Services, PO Box 6104, Santa Rosa, CA 95406-0104



Fax to us at 1 (707) 522-6851

GAP offered on vehicles financed with RCU; cost for autos is \$395; recreational vehicles and other vehicles are slightly higher. Plan fully refundable if cancelled within 90 days. GAP is offered through RCU's partnerships with CUMIS Insurance Society, Inc. and CUNA Mutual Group.

I understand that adding the cost of GAP to my loan will change the payment schedule by extending the loan term. I acknowledge that this Agreement does not constitute a new loan - but only a modification of terms of my existing loan. I further acknowledge and agree that all other terms and conditions of the Loan, not inconsistent with this Agreement, remain as liable parties all borrowers of the original loan and, therefore, no parties will be released by virtue of this Agreement. If any person who signed the original loan does not sign this Agreement, then I acknowledge that this Agreement is given conditionally, based on the representation to RCU that the non-signing part consent to the changes and provisions of this Agreement or otherwise will not be released by it.