

GAP DECLINATION OF PROTECTION

Member's Name: _____

Street Address: _____

City, State, ZIP: _____

Telephone: _____

Vehicle: _____

Year

Make

Model

Vehicle Identification Number: _____

Current Odometer Reading: _____

I agree that GAP has been fully explained to me, and I decline to purchase it. If I later decide that I do want to purchase protection for the vehicle above, I understand that I will need to contact my credit union to determine eligibility and pricing available at that time.

I DECLINE GAP

Member Signature	Date
X	

Credit Union Representative Signature	Date
X	

Guaranteed Asset Protection (GAP) is optional and 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 your loan amount 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.