

AS YOUR CAR AGES AND RACKS
UP THE MILES, IT COULD ALSO
RACK UP SOME BIG REPAIR BILLS!

You could pay hundreds or even thousands of dollars for mechanical and electrical repairs.

	Up to:
Transmission Replacement	\$2,900
Master Cylinder	\$1,500
A/C Compressor	\$1,000
Alternator (imported car)	\$550

Note: the above prices are estimates; actual costs will vary.

- Coverage is available for any eligible vehicle up to ten years old and 100,000 miles or less.
- Coverage can be purchased when you buy your vehicle, when you take out a loan at our credit union to purchase your vehicle, or if you refinance your loan from another institution at our credit union. You can also purchase coverage other than at the time of the loan as long as the vehicle has at least one month and 1,000 miles remaining on the manufacturer's full warranty on the date you purchase the Mechanical Repair Agreement/Insurance Policy.

For just a few dollars a month, Mechanical Repair Coverage can save you hundreds, or even thousands.

Getting an auto loan is about more than just the right rate. It's also about having the right protection.

MEMBER'S CHOICE® Mechanical Repair Coverage (MRC) helps pay for covered repairs on your car when that unexpected breakdown occurs. For a few dollars a month, you can protect your vehicle and your finances from expenses that could total hundreds or even thousands of dollars!

Purchasing Mechanical Repair Coverage on a vehicle that is still covered by the manufacturer's warranty provides you with the most convenient, cost-effective way to ensure uninterrupted protection and peace of mind if you own the vehicle after the manufacturer's warranty expires.

On the date of purchase, the MRC plan starts protecting you immediately from the cost and inconvenience of covered breakdowns with the plan's 24-hour roadside assistance, towing, emergency travel expense and rental reimbursement. The coverage complements your manufacturer's warranty because the roadside assistance and travel expense reimbursement can be used immediately, even if your vehicle breaks down during the manufacturer's warranty period. Later on down the road, your protection continues seamlessly after your manufacturer's warranty expires.

If you're purchasing coverage for an eligible used vehicle that is no longer covered by a manufacturer's warranty, you'll have peace of mind in knowing that you're protected from the cost and inconvenience of covered breakdowns.

You should consider MRC protection if you have miles and/or years at risk.

Ask yourself these four simple questions to help determine your need for Mechanical Repair Coverage:

- How many miles do you drive in a year?
- How many years do you plan to keep your vehicle?
- How many total miles do you expect to drive your vehicle?
- How many miles remain under your factory warranty, if any?

Our add-on miles and add-on term feature means that your coverage begins when you purchase the MEMBER'S CHOICE plan and extends for the full term or mileage purchased.

The MRC plan pays for parts and labor for covered repairs.

You pay only the deductible amount you select – \$0, \$50, \$100 or \$250.

On covered repairs, the plan also includes:

Rental reimbursement up to \$30 per day for up to 5 days if your car is kept out of service overnight for covered breakdown.

24-hour, toll-free roadside assistance, which covers towing, jump starts, flat tire changing, fuel, oil or other fluid delivery, and entry when keys are locked in your car.

Emergency travel expense up to \$500 for lodging, meals and transportation if a covered breakdown occurs more than 100 miles from home.

The MRC plan is:

- **Good** at authorized automobile dealers or repair facilities in the U.S. and Canada.
- **Transferable** if you sell your vehicle to a private party.
- **Cancelable** at any time on a pro-rata basis.
- **Convenient**, with toll-free customer service and communications.
- **Hassle-free**, because the repair facility is paid directly by the plan.
- **Flexible**, since you can choose the coverage and terms (months and miles) that match your vehicle and your driving habits.

Contact your credit union today
for a quote on MEMBER'S CHOICE
Mechanical Repair Coverage!

Made available by your credit union and



This brochure is intended to provide only an outline of the coverages, exclusions and limitations of the Mechanical Repair program. For exact coverages, exclusions and limitations, please review the Mechanical Repair Agreement/Insurance Policy itself. In those states where MEMBER'S CHOICE Mechanical Repair Coverage is offered as an insurance product, it is underwritten by Virginia Surety Company, Inc., Glenview, Illinois. The Mechanical Repair program is administered by Consumer Program Administrators, Inc. and Automotive Warranty Services of Florida, Inc., Florida License #60023.

MECHANICAL REPAIR COVERAGE



Time for Some
Reflection on Protection



SILVER covers 1-9

SILVER covers 1-9

GOLD covers 1-10

PLATINUM



1 ENGINE

Gasoline Engine - Cylinder block, and all internal lubricated parts including: crankshaft, rod and main bearings, cam bearings, expansion (freeze) plugs, connecting rods, wrist pins, pistons, piston rings, camshaft, cam tower, lifters, cylinder head, valves and guides, valve springs, rocker arms (cam followers), pushrods, timing chain housing (cover), timing chain and sprockets, timing belt and pulleys, timing belt tensioner, intake and exhaust manifolds, flywheel, balance shafts, harmonic balancer and retainer bolt, crankshaft pulley, valve covers, oil pan, oil pump and pressure relief valve, engine oil cooler hoses, oil filter adapter/ housing, engine oil sending unit, engine mounts, water pump, temperature sending unit, thermostat and housing, fuel supply pump, vacuum pump, dipstick and tube, seals and gaskets, fasteners for the components listed above.

Turbocharged/Supercharged/Rotary/Diesel/Enhanced Engines - All of the above listed parts or equivalent plus: turbocharger, waste gate controller, inter-cooler, hard lines, compressor, clutch and pulley, bypass valve, injection pump, lines and nozzles, seals and gaskets.

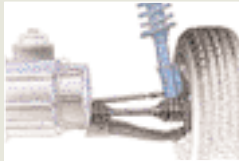


2 TRANSMISSION

Automatic - Case and all internal lubricated parts including: oil pump, valve body, torque converter, vacuum modulator, governor, main shaft, clutches, bands, drums, gear sets, bearings, bushings, sealing rings, TV cable, solenoids and electronic shift control unit, transmission mounts, cooler, cooler hoses and hard lines, dipstick and tube, seals and gaskets, fasteners for the components listed above.

Standard - Case and all internal lubricated parts including: main shaft, gear sets, shift forks, synchronizers, bearings, bushings, seals and gaskets, fasteners for the components listed above.

Transfer Case - (4X4 vehicles) - Case and all internal lubricated parts including: main shaft, gear sets, chain and sprockets, bearings, bushings, mounts, seals and gaskets, fasteners for the components listed above, electronic and vacuum engagement components.



3 FRONT WHEEL DRIVE

Final drive housing, and all internal parts including: carrier case, gear sets, chain and sprockets, bearings, bushings, axle shafts, universal joints, front hub bearings, locking hub assemblies (4X4), drive shaft support, rear axle hub bearings, seals and gaskets, fasteners for the components listed above.



4 REAR WHEEL DRIVE

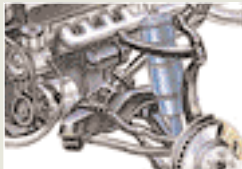
Drive axle housing, and all internal lubricated parts including: carrier case, gear sets, bearings, bushings, limited slip clutch pack, axle shafts, axle hub bearings, propeller shafts, universal joints, drive shaft support, front axle hub bearings, seals and gaskets, fasteners for the components listed above.

5 STEERING

Housing/case and all internal lubricated parts including: rack and pinion equipped valve assembly, sector shaft, rack mounts and cushions, inner rod ends and bellows boots, speed sensor or steering gear equipped pitman shaft and valve assembly, sealing rings, bearings, bush-



ings, pitman arm, center link, tie rods, idler arm, power steering pump and pulley, fluid reservoir, pressure and return hoses, cooler and hard lines, power cylinder assembly, steering main and intermediate shafts, coupling, seals and gaskets, fasteners for the components listed above. (Does not include "rear wheel steering" components.)



6 FRONT SUSPENSION

Upper and lower control arms, bump stop cushions, control arm shafts, torsion bar mounts and bushings, upper and lower ball joints including: dust boots, steering knuckle (spindle), wheel bearings and seals, stabilizer shaft, stabilizer linkage including: mounts and bushings, strut rods and bushings, king pins, seals and gaskets, fasteners for the components listed above.



7 BRAKES

Master cylinder, assist booster, wheel cylinders, combination valve, disc brake calipers (and rear caliper actuators), hard lines and fittings, backing plates, springs, clips and retainers, self-adjusters, parking brake linkage and cables, seals and gaskets, fasteners for the components listed above.



8 ELECTRICAL

Alternator, voltage regulator, front and rear windshield wiper motors and delay controller, starter motor and drive, starter solenoid, wiring harnesses, manually operated switches (specifically turn signal, headlight, dimmer, and wiper

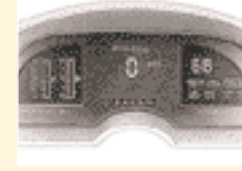
switches), mechanically actuated switches (ignition, brake light, and neutral safety switch), electronic fuel injection system (including all input/sensors and output/control units, except EGR valve, related to the fuel injection system), electronic ignition module, distributor and coil, engine management control unit, knock sensor and oxygen sensor.



9 AIR CONDITIONING

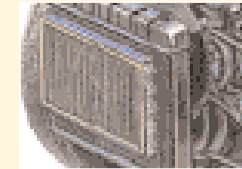
Compressor and mounting brackets, clutch and pulley, condenser, evaporator, orifice tube, POA valve, accumulator, temperature control programmer, high/low pressure cutoff switches,

high/low pressure hoses, pressure cycling switch, thermostat, drier, temperature control head, o-ring seals, gaskets, fasteners for the components listed above, and freon-refrigerant if necessary in conjunction with the repair of the components listed above.

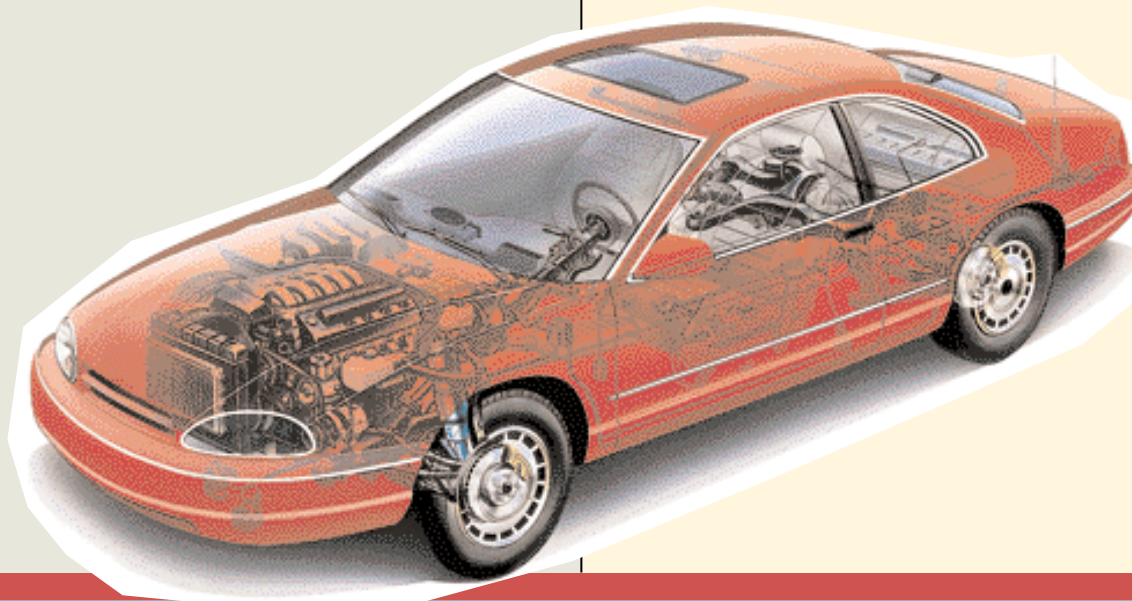


10 ADDITIONAL GOLD PARTS

The Gold plan covers the following components and parts, in addition to those listed under the Silver Coverage. Items that aren't listed are not covered.



Anti-lock brake system, power seat motor(s) and transmission(s), power window motor(s) and power regulator(s), power door lock, actuators, digital and analog instrument display(s), low fuel sensor, low coolant sensor, low oil sensor, electronic rear view mirrors motor(s), headlight door motor(s), heated back glass, windshield wiper washer pump(s), heater-A/C blower motor, heater core assembly, heater control valve, radiator, radiator fan and clutch, radiator fan motor including fan blade, temperature sensor and relay, fuel tank and hard lines, fuel tank sending unit, power sun roof motor, convertible top motor, constant velocity joints and horn assembly.



COVERS 1-10, PLUS HUNDREDS OF ADDITIONAL PARTS

with only these exclusions:

- A** The maintenance services and parts described in the Mechanical Repair Agreement/Insurance Policy, or in the Manufacturer's Maintenance Schedule for your vehicle.
- B** Other normal maintenance services and parts including engine tune-up, (includes spark plugs, glow plugs, ignition wires, distributor cap and rotor), carburetor, throttle body assembly (except injectors), EGR valve, batteries, filters, lubricants or fluids, air conditioning refrigerant, engine coolant, all hoses and belts (not specifically listed), wiper blades, brake pads and shoes, brake rotors and drums, suspension alignment, constant velocity boots, tires, wheel covers, wheel rims, wheels, wheel balancing, shock absorbers, exhaust system, friction clutch disc and pressure plate, and clutch throw out bearing.
- C** Glass, glass framework, fastening adhesives, sealed beam head lamps, light bulbs, lenses, trim, moldings, bright metal, upholstery, vinyl and convertible tops, paint, sheet metal, bumpers, alignment of body parts, flexible body parts, door panels, body panels, structural framework, structural welds, hinges, door handles, removable hardtop assemblies.
- D** Aftermarket accessories or equipment, components and systems not installed by the manufacturer; examples include but are not limited to: anti-theft systems, radar detectors, CB radios, radio/speaker equipment, telephones, cruise control, sunroof, solar powered devices, TV/VCR/DVD and related components and appliances.

The plan will not pay costs incurred to improve operating performance as a result of normal wear and tear. This includes: valve grind(s) and/or piston ring replacement(s) designed to improve engine compression or reduce oil consumption, and diminished performance due to normal wear of MacPherson strut suspension components. The plan will not repair, replace, adjust, or align a non-covered component unless its failure is caused by the breakdown of a covered part.