

IMPORTANT PROVIDE THIS DOCUMENT TO THE DEALER WHERE YOU ARE PURCHASING YOUR VEHICLE!

Warranty and Gap Maximums

During the purchase of your vehicle from a dealership you may choose to purchase additional products including GAP, Warranty, and Service contracts. PSECU will finance these products in addition to the purchase price of the vehicle up to the maximum loan to value permitted in your application.

PSECU has implemented maximum amounts and limitations for these products as follows. These percentages are based upon the vehicle MSRP for a new vehicle or the KBB retail typical listing price for used vehicles (excluding antique and R-titled vehicles -please contact PSECU to determine the values we will use for those vehicles).

MAXIMUM TOTAL AMOUNT OF ALL PRODUCTS PURCHASED

For vehicle values less than or equal to \$10,000 - maximum total cost is \$3,500.

For vehicle values greater than \$10,000- maximum cost is \$4,500 or 20% of the collateral value (up to a maximum of \$10,000) whichever is greater

WARRANTY MAXIMUMS

Maximum total cost of all warranties is \$3,800 or 18% of collateral value, whichever is greater.

GAP INSURANCE

Maximum total cost for GAP insurance is \$1,000.

GAP is not eligible for financing if the front end total cost (total cost less all backend products such as warranty and GAP) of the vehicle divided by the value is 70% or less.

Please contact the PSECU loan department at 800.237.7328 x3877 to obtain a vehicle value and to determine the maximum amount of GAP, Warranty, and Service contracts that can be financed in addition to your vehicle purchase.