

# Does it seem like vehicle warranties never extend quite far enough?



Common Purpose. Uncommon Commitment.

How many times have you heard stories about appliances that never broke down, roofs that never leaked and cars that ran fine--until the warranty ran out? A recent poll conducted shows that drivers intend to keep their vehicles for ten years or more.<sup>1</sup> Most new car warranties last four years, so the chances of having to pay for repairs increase during the remaining six years of vehicle ownership.

Car repairs aren't getting cheaper, either. Major repairs like a transmission can cost \$2,000 or more. And even small, but necessary repairs like a wiper motor can cost hundreds of dollars. When your vehicle's manufacturer's warranty has expired or if it doesn't cover certain mechanical problems, you could be stuck with some unexpected expenses over and above your vehicle loan.

That's where adding MEMBER'S CHOICE<sup>®</sup> Mechanical Repair Coverage can help. It can deflect some of the risk of costly repairs so you can afford to keep your vehicle running extra miles and extra years. With three different coverage levels and deductibles to choose, there's a plan to fit your family's budget.

Whether you depend on your vehicle for work or getting your family to school and activities, you need transportation that's safe and reliable. The older your vehicle, the more it takes to keep it in good working order. Not making small repairs can lead to even more expensive repairs and ignoring other repairs can be dangerous.

MEMBER'S CHOICE Mechanical Repair Coverage can help cover the unexpected costs of parts and labor and can help keep your vehicle on the road longer. If you're planning to keep your vehicle beyond the manufacturer's warranty, it could be the right way to go.

Check with your loan officer for more details on MEMBER'S CHOICE Mechanical Repair Coverage, including benefits, exclusions and limitations.

<sup>1</sup> Gerson Lehrman Group, 'Majority of Drivers Plan on Holding on to Vehicles More Than Ten Years', 2010

*MEMBER'S CHOICE<sup>®</sup> Mechanical Repair Coverage is administered by Consumer Program Administrators, Inc. in all states except AK and CA, where coverage is administered by Virginia Surety Company, Inc., in WA, where coverage is administered by Automotive Warranty Services, Inc., in FL, LA, OK and WI, where coverage is administered by Automotive Warranty Services of Florida, Inc. (Florida License #60023) and in AZ, where the Obligor and Administrator is Consumer Program Administrators, Inc., all located at 175 West Jackson Blvd., Chicago, Illinois 60604, 1-800-752-6265. This coverage is made available to you by CUNA Mutual Insurance Agency, Inc. In those states where MEMBER'S CHOICE<sup>®</sup> Mechanical Repair Coverage is offered as insurance (form MCCU-001-MBI) it is underwritten by Virginia Surety Company, Inc.*