



Mechanical Repair Coverage

Enhancing your vehicle protection program.

Vehicle ownership is full of challenges. Your members look to you to help meet the expense of unexpected repairs.

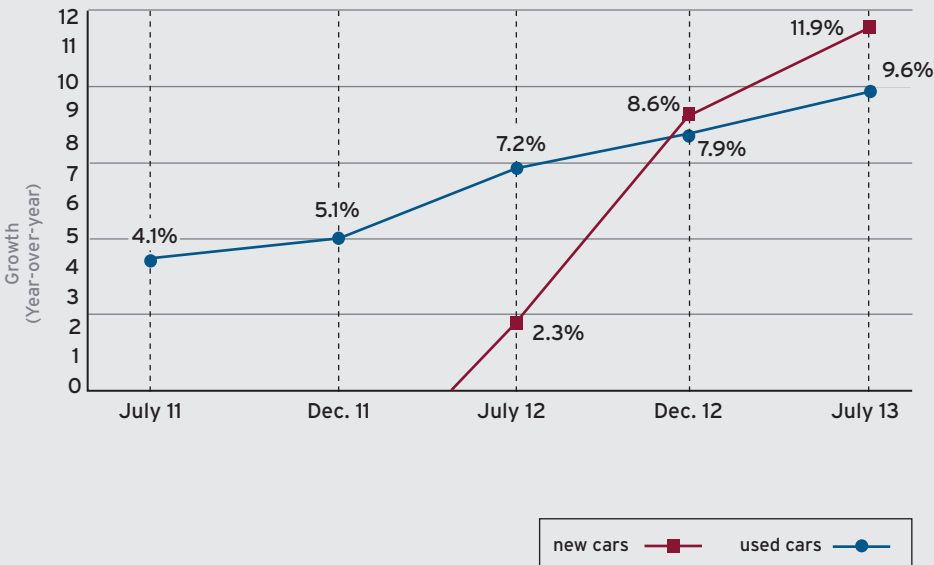
Thanks to extended automobile loan durations and longer vehicle retention, the likelihood that your members will experience a costly, major repair is greater than ever. In today's economy, chances are your members are not saving what they need to cover these unexpected expenses.

MEMBER'S CHOICE[®] Mechanical Repair Coverage from CUNA Mutual Group allows your members to cover their new or eligible used vehicle – even after the manufacturer's warranty expires.

Our Mechanical Repair Coverage enhances your vehicle lending program and positions your credit union as a full-service provider. What's more, it furnishes your organization with an important source of non-interest income.

Credit Union New & Used Vehicle Lending Growth

The new and used vehicle lending market continues to grow at a strong pace. Offering Mechanical Repair Coverage is a great way to capitalize on this loan event to generate non-interest income.



Source: CUNA Trends Report September 2013.

RENTAL REIMBURSEMENT

Up to \$35/day for 5 days (or 10 days for a parts delay) from day one.

24-HOUR EMERGENCY ROADSIDE ASSISTANCE*

Includes towing, battery jump start, fluid delivery, flat tire assistance and lock-out service. (up to \$100 per occurrence).

TRAVEL EXPENSE REIMBURSEMENT*

Up to \$500 for lodging, food and rental expense when a covered breakdown or collision occurs more than 100 miles from home.

DEDUCTIBLE OPTIONS

The per visit deductible is \$0, \$100 or \$250. Per visit means one deductible regardless of the number of repairs.

TRANSFERABLE

If the vehicle is sold privately, the coverage can be transferred for a fee, adding resale value and appeal.

GOOD AT ANY AUTHORIZED REPAIR FACILITY IN THE U.S. OR CANADA

*Not available in all states. Please refer to the MEMBER'S CHOICE[®] Vehicle Service Contract for details.



Build customer loyalty.

We develop our Mechanical Repair Coverage based on the benefits members value most, such as protection that consistently beats the competition at a lower cost. Unlike most programs, our packages offer "add-on miles" coverage for all vehicles, used and new. Therefore, there's no need to revert to "zero" odometer miles or a vehicle's "in-service" date.

More income potential for your credit union.

By helping to prevent charge-offs, delinquencies and repossessions that occur when owners cannot afford repairs, our coverage may improve your return on assets (ROA). Mechanical Repair Coverage also directly adds to your bottom line by generating non-interest fee income through credit union compensation.

We allow credit unions to set their own compensation rate which is then added to the member's retail rate, where allowed by law. This gives you the flexibility to balance member value with credit union income. (Not available in CA, AK, FL.)

Committed to your success.

CUNA Mutual Group has a relationship with some of the best in the business including The Warranty Group, the largest, independent provider of warranty products, and Virginia Surety Company, an A- (Excellent) rated underwriting company by A.M. Best Company. For the latest rating, access www.ambest.com.

Greater efficiency:

- Online Integrated Web Calculator to calculate coverage options, including comparisons to warranty coverage offered by dealers
- Access to a third-party referral center that can process coverage for you. (only applies to MRC referral channel)
- Hassle-free claim processing

Lending Resource Center: Exclusive online resource that houses important product information - from product basics to compliance best practices, product administration, member-facing marketing materials, live and on-demand training, job aids and more.

CUNA Mutual Group is a leading provider of financial services to cooperatives, credit unions, their members, and valued customers worldwide. With more than 70 years of market commitment, CUNA Mutual Group's vision is unwavering: to be a trusted business partner who delivers service excellence with customer focused, best-in-class products and market-driven innovation.

Visit www.cunamutual.com or call 800.356.2644 for more information.

Call us at 800.356.2644 for more information about member protection options and to find out how you can gain greater value with CUNA Mutual Group as your comprehensive lending provider.

MEMBER'S CHOICE® 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® Mechanical Repair Coverage is offered as insurance (form MCCU-001-MBI) it is underwritten by Virginia Surety Company, Inc.

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Common Purpose. Uncommon Commitment.