

Additional Loan Products & Services



Protect your investment.

With a **Route 66 Extended Warranty**, you get a competitively priced policy offering comprehensive coverage at any licensed facility. And unlike other warranties, you can purchase a Route 66 Extended Warranty anytime. There's no waiting period to start.

With a Route 66 Extended Warranty, you get:

- Affordable protection for all makes and models
- No deductible on covered parts and labor
- Includes 24-hour/7 day a week emergency road service
- Includes towing, flat tire assistance, battery jump, lock out service and more!
- Expanded Coverage for vehicles with high mileage (over 100,000)
- Reduces out of pocket costs for unexpected repairs
- Rental car reimbursement
- Plan can be transferred
- 30-day money back guarantee
- Also available on powersports!

Protect your finances.

For just a few dollars a month, **Guaranteed Auto Protection (GAP Plus)** can save you from making payments on your vehicle if it is stolen or damaged beyond repair.

Here's how it works: You borrow \$18,000 to buy a car. A year later the car is damaged beyond repair, but you still owe \$15,000 on your loan. Your insurance company says the actual cash value of your vehicle is only \$10,000, leaving you with a \$5,000 balance on your loan - for a car you no longer have. GAP Plus will pay that \$5,000, plus give you a \$1,000 reduction toward your next auto loan with Oxford FCU

GAP Plus also:

- Protects your credit rating, allowing you to start fresh with a new vehicle purchase
- Is affordable and can be included in your loan payment
- Can be purchased before, during, or after your loan is funded

Protection that goes beyond.

TotalRestart is a member benefit that goes beyond traditional GAP coverage. When you finance an auto loan through Oxford FCU and purchase TotalRestart, you get peace of mind knowing that you may be eligible for a credit toward the replacement cost for a similar car if yours is damaged or stolen and deemed a total loss. TotalRestart helps protect you against vehicle depreciation.

Disclosures

Any financial investment, warranty, credit insurance or other products or services ("products") which are provided by third parties or any affiliates are not products of Oxford Federal Credit Union. If the purchase of same is facilitated by or through Oxford Federal Credit Union financing, it is merely a convenience to the borrower(s) and in no way creates any contractual or other relationship between the borrower(s) and Oxford Federal Credit Union with regard to any such products. Any rights, obligations or claims with regard to such products shall be solely and exclusively by and between the party providing such products as may be set forth in any applicable contracts, agreements or otherwise, and Oxford Federal Credit Union shall have no obligations, responsibilities, duties, or liabilities whatsoever regarding same.