

Dealer Aftermarket Limits and Restrictions

During the purchase of your vehicle from a dealership you may choose to purchase additional products including 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 Manufacturer's Suggested Retail Price (MSRP) for a new vehicle or the average retail value for used vehicles (excluding R-titled vehicles). J.D. Power® or another authorized guide will be used to determine your vehicle's value. J.D. Power® is a registered trademark of J.D. Power.

GAP Insurance

PSECU does NOT permit the purchase of third-party GAP insurance to be included in financing with PSECU. While these products can be purchased, they cannot be included in the amount financed by PSECU.

MAXIMUM TOTAL AMOUNT OF ALL PRODUCTS PURCHASED

For vehicle values less than \$10,000, the maximum cost is \$3,500 or 15% of the collateral value, whichever is greater.

For vehicle values equal to or greater than \$10,000, the maximum cost is \$4,500 or 20% of the collateral value, whichever is greater.

WARRANTY MAXIMUMS

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

GAP INSURANCE

Third-party GAP is not eligible for financing at PSECU.

Please contact the PSECU loan department at **800.237.7328, extension 3877** to obtain a vehicle value and to determine the maximum amount of Warranty and Service contracts that can be financed in addition to your vehicle purchase.