

Stuff Happens.



Let's face it. Sometimes life doesn't go quite as smoothly as we'd like. Accidents happen. Vehicles break down. With the service and protection plans offered through Xceed Financial, you can get the coverages you need to protect your investment and take to the road with peace of mind.

SERVICE COVERAGE & VEHICLE PROTECTION AT-A-GLANCE

GAP + Auto Deductible Reimbursement

- Protects your pocketbook & your credit rating by covering the "gap" between the vehicle's value and the amount you still owe, up to a maximum loan to value ratio.
- \$100,000 maximum loan amount and \$50,000 maximum payout.
- Up to 150% KBB book value and up to 84-month terms.
- Covers your deductible in the event of an accident if paid as part of the "gap".
- Up to \$500 per loss (up to twice a year in 3-year term)
- If total loss: insurers payment + GAP payment = entire loan amount, subject to limitations and exclusions.
- Adds \$1,000 for the down payment on a replacement vehicle financed through Xceed.
- Requires loan with Xceed Financial Credit Union.

Mercury Mechanical Protection

- Helps avoid costly auto repair bills.
- Various plan levels can cover virtually all mechanical & electrical components.

Mercury Mechanical Protection is not a product of Xceed Financial Federal Credit Union and is administered by Mercury Select Management Company. Guaranteed Asset Protection (GAP) is administered by Allied Solutions.

Certain eligibility requirements, conditions, and exclusions apply and are subject to change at any time.

Drive. Secured.



Xceed On-Call
800.XFCU.222
24/7 Automated Phone Service

Xperience Center
Video chat from the
Xceed Mobile App or xfcu.org

xfcu.org
To find a Financial Center near you,
visit us online!

Take to the Road with Peace of Mind.

Service coverage and vehicle
protection you can count on.



at work for you™



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Guaranteed Asset Protection (GAP) + Auto Deductible Reimbursement (ADR)

GAP coverage is something everyone who buys or leases a vehicle should consider. A vehicle's value generally declines a lot in the first few years of ownership, but most insurance policies only cover the value of your vehicle, not what you owe on it. That means you could incur a huge loss if your car is stolen or totaled. But when you have GAP, you're covered for the difference between your primary carrier insurance settlement and the payoff of your loan, subject to limitations and exclusions that may apply.

If your car is stolen or totaled, chances are good that you're going to need a replacement and you may not have the cash on hand for a down payment. With GAP + ADR, you don't have to worry about coming up with the cash for your auto insurance deductible or the down payment on a new vehicle. The plan covers auto deductible reimbursements for all cars in the household, including spouse and children, for up to \$500 per loss and up to two losses per year for a 3-year term, and \$1,000 towards a replacement vehicle if financed through Xceed Financial within a certain time period.

ALSO INCLUDED WITH GAP + ADR

Personal ID Restoration Consulting

With Personal ID Restoration Consulting, you now have the peace of mind of knowing that a professional is standing ready to help restore your good name if identity theft strikes.

Warranty Vault™

Help protect your purchases... The Warranty Vault makes it quick and convenient! The on-line storage & organizing service that helps You to take full advantage of Your consumer product warranties while You are a member of the Auto Advantage Program.

Mercury Mechanical Protection

A major car repair bill can really blow your budget. With these Mechanical Breakdown Protection plans, coverage can extend to virtually all mechanical and electrical components of your new or pre-owned vehicle. Choose from several different levels of protection from a reputable and well-established provider – Mercury Insurance Group – and have repairs done at a wide range of approved repair facilities.

- No limit on the number of claims + one deductible per visit.
- Transferable if you sell your vehicle before your agreement expires, adding resale value!
- Easy claims processing.
- Coverage also includes roadside assistance, towing, rental vehicle assistance, lost key/lockout, and trip interruption benefits.
- Optional coverage available for luxury electronics, commercial/light business use, and lift kit equipped vehicles.

Mercury Mechanical Protection

PLATINUM PROTECTION

Covers all parts listed under Gold, Silver and Copper that are not part of the exclusions, plus ash tray assemblies, seat frames, hinges and mirror hinges – all with NO DEDUCTIBLE!

GOLD PROTECTION includes all components listed in Silver and Copper, plus the following:



ENGINE: Exhaust manifold • Radiator • Electric fan motor • Water pump housing • Belt tensioner • Engine thermostat • Hot water valve.



TRANSMISSION AND TRANSFER CASE: Electronic shift control: processor, sensor • Four wheel drive actuator.



DRIVE AXLE: Differential cover.



STEERING: Dampener • Tie rods • Tie rod ends • Steering wheel • Tilt wheel mechanism • Rear wheel steering: control valve and sensor, control unit, shaft and couplings, power cylinder(s), oil pump, stepper motor, rack assembly.



BRAKES: Combination valve • Accumulator • ABS: booster pump, control processor, control sensors, control solenoids, modulator valve, valve and accumulator • Brake calipers • Wheel cylinders.



SUSPENSION: Radius arm and bushing • Stabilizer bar, links and bushings • Strut bearings and bushings • Air suspension compressor • Suspension control computer • Suspension control solenoids • Height sensor • Mode selector switch.



ELECTRICAL: Electronic fuel injection: sensors, control units • Electronic spark timing control unit • Igniter • Horn and horn relay • Power antenna motor • Rear window: defogger unit, defrost grid • Electric power seat motor • Electric convertible top motor • Electric sunroof motor • Electric headlamp motor •

Electronic instrument panel: control module, display • Engine wiring harness • Electronic traction control sensors and control module • Electronic suspension air compressor • Factory installed theft alarm system • Factory installed remote keyless entry transmitter/receiver • Inclinator • Illuminated vanity mirrors • Trip/mileage computer.



FUEL SYSTEM: Fuel injection pump • Diesel fuel injectors • Gasoline fuel injectors (for electrical failure only) • Vacuum pump.



AIR CONDITIONING: Pressure switches • Automatic temperature control selector head • Air ducts • Air registers • Control cables • Power module • Plenum doors • Vacuum motors • Heater core.



AUDIO CENTER: Factory installed entertainment chassis modules including: Radio • CD player • Magnetic tape player • Graphic equalizer (Limited to repair only, not replacement).



HARDWARE: Ashtrays • Door: latches, locks, hinges • Hood: latch release mechanism, struts, hinges, torsion bars • Ignition switch lock cylinder • Rear hatch struts • Seat tracks • Deck lid: latch/release, hinges, torsion bars • Power seat transmission • Window: crank handles, regulators • Wiper motor transmission • Altimeter • Compass • Glove box: lock, latch.

SILVER PROTECTION includes all components listed in Copper, plus the following:



ENGINE: Engine oil pressure gauge • Radiator coolant recovery unit • Electric radiator fan motor relay/switch • Electric radiator fan motor sensor • Engine coolant temperature gauge • Timing belt.



STEERING: Gear housing/rack assembly and their internal components • Control valve and cylinder • Power cylinder assembly • Steering column shaft(s) and their couplings/bearings • Steering knuckle • Power steering pump, pulley, and mounting bracket • Pitman arm • Idler arm • Drag link • Steering column bearings.



BRAKES: Parking brake cable • Self adjusters • Brake lines & fittings.



SUSPENSION: Wheel bearings • Sway bar and its bushings and linkage • Upper and lower control arms • Control arm shafts and bushings • Upper and lower ball joints • Strut bar • Spindle and support.



ELECTRICAL: Ignition coil • Electronic ignition: module, distributor • Throttle position sensor • Fuel control temperature sensor • Idle control actuator •

Manifold vacuum sensor • Crankshaft position sensor • Camshaft position sensor • Igniter • Volt/amp gauge • Wiper motors • Manually operated electrical switches • Horn and horn relay • Electric window motors • Electric mirror motors • Cruise control: module, actuator • Electric door lock: relay, actuator • Electric trunk/ tailgate/hatchback actuators • Backup light switch • Brake light switch • Door operated courtesy light switches • Neutral safety switch • Windshield washer pump • Cigarette lighter(s) • Auxiliary power point • Tachometer • Headlamp dimmer switch • Map lights • Clock.



FUEL SYSTEM: Fuel tank • Fuel pump • Accelerator pedal • Fuel pressure regulator • Fuel level sending unit • Accelerator pedal linkage • Fuel pressure sensor • Fuel pump relay • Fuel shutoff control • Fuel tank filler pipe • Metal fuel lines • Fuel gauge.



AIR CONDITIONING: Manual temperature control selector head • Heater control valve • Idler pulley and bearing • Idler pulley tensioner.

COPPER PROTECTION



ENGINE: Cylinder block • Cylinder head(s) • Turbocharger/supercharger and their internal components • Timing gears: Timing/balance shaft chain, guides, tensioners, sprockets and cover (excluding timing belt) • Oil pan • Oil pump • Valve cover(s) • Wastegate • Radiator fan motor • Water pump and pulley • Fan clutch • Fan shroud.



TRANSMISSION AND TRANSFER CASE: Transmission and transaxle cases and their internal components • Torque converter • Vacuum modulator • Gear shift lever • Transmission shift linkage • Pan • Transfer case and its internal components.



DRIVE AXLE: Final drive and axle housings and their internal components • Axles

• Axle shafts • Propeller shafts • Constant velocity joints • Universal joints • Yokes.



BRAKES: Master Cylinder • Power brake assist boosters • Backing plate assembly • Brake pedal assembly • Parking brake pedal • Parking brake release mechanism.



ELECTRICAL: Starter motor • Starter motor drive • Starter motor solenoid • Alternator • Voltage regulator • Alternator pulley and mounting bracket.



AIR CONDITIONING: Compressor • Accumulator/Drier only in conjunction with compressor replacement • Condenser • Evaporator • Compressor clutch and coil • Compressor pulley and mounting bracket • Expansion valve • Orifice tube • Blower motor.

COVERAGES AND EXCLUSIONS – Seals and gaskets are included for covered components. For Copper plan, seals and gaskets are covered only in conjunction with a covered repair. Fluids and filters are included in conjunction with a covered repair. Examples of parts not covered are: Non-Mechanical, Non-Electrical, Non-Pneumatic Or Non-Hydraulic Components; Audio Speakers; Batteries; Water And Wind/Air Leaks; Bumpers; Cables; Chassis; Clamps; Fasteners; Convertible Tops And Their Mechanisms; Exhaust/EGR System; Air Pump And Catalytic Converter, PCV System; Fuel Vapor Recovery System; Gasoline Fuel Injectors; Glass; Hoses; Lines And Fittings; Mirrors; Manual Clutch Components; Passenger/Driver Restraint Systems; Seat Components; Secondary Ignition Components; Suspension Springs; Telephones; Torsion Bars; Wheels; Internet Computer; Telematic Services And Devices (I.E., OnStar); Navigation System; Video Components; Heads-Up Display; Night Vision Systems; Tire Pressure Monitoring Systems; Any Component Not Named In Section II What This Contract Covers. Normal Maintenance And Service Items; Alignments; Adjustments; Calibrations; Software Updates; Cleaning; Non-Published Diagnostic Labor; Fuses; Lights/Bulbs/Lenses Assemblies; Wear Items; Accessory Drive Belts; Brake Pads/Shoes/Drums/Rotors; Shocks; Struts; And Wiper Blades. We may use replacement components of a like kind and quality that may be rebuilt, remanufactured, or used. Refer to the contract for the conditions of coverage, exclusions and your duties during the term of the contract. FL 60049