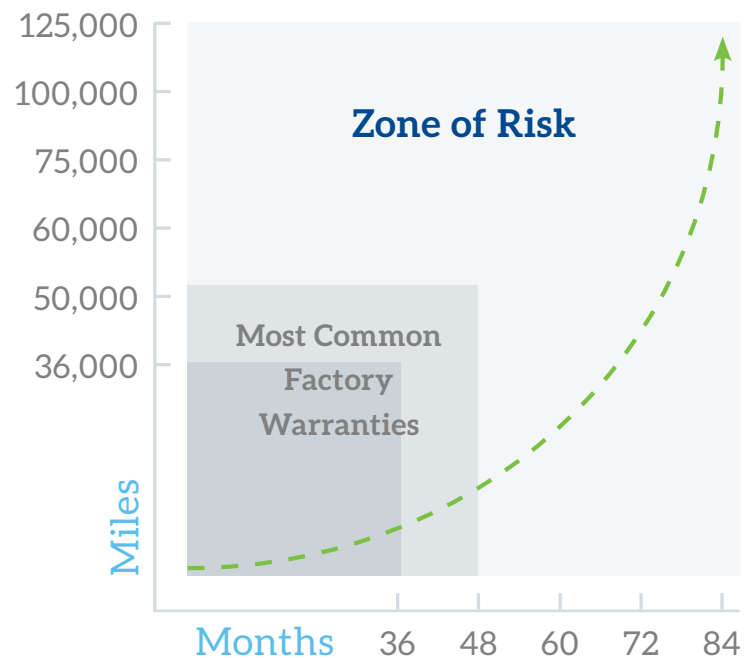


MECHANICAL REPAIR COVERAGE

HELP PROTECT YOUR VEHICLE.

MRC IMPORTANCE

As your vehicle gets older, the risk and cost of repairs increases



Repairs can be expensive.

Engine	\$8,050
Automatic Transmission	\$5,575
Timing Chain	\$1,735
Alternator	\$915
Starter	\$720
Brake Calipers	\$575

How would one or more of these costs impact your budget?

The repair costs shown above are for replacement of the components as listed and are for illustrative purposes only. Actual cost may vary by vehicle year, make and model. Data was compiled using manufacturer suggested retail pricing and labor requirements for the specific components as recorded by a nationally recognized labor time publication for a representative sample of 2013 Asian, Domestic and European vehicles.

ADDITIONAL BENEFITS

- **Lock-in repair costs:** Mechanical Repair Coverage (MRC) helps you to limit your cost of unexpected covered breakdowns to the MRC price, plus any applicable deductible.
- **Knowing repairs are covered can help your peace of mind:** even if your vehicle does not have a covered breakdown during the MRC's term, the purchase of MRC was still a wise decision.
- **Help reduce risk:** remember, unexpected breakdowns can negatively impact your family's budget. MRC can help alleviate some of these risks.

CUSTOMIZED COVERAGE

MEMBER'S CHOICE[®] Mechanical Repair Coverage (MRC)
pays for the cost of covered repairs less any deductible

Choose your level of coverage:

Platinum

Gold

Silver

Deductible:**

☐

\$0

☐

\$100

☐

\$250

☐

\$500

SILVER PLAN OVERVIEW

- Engine
- Transmission
- Front Wheel Drive
- Rear Wheel Drive
- Steering
(Does not include “Rear wheel steering” components)
- Front Suspension
- Brakes
- Electrical
- Air Conditioning

GOLD PLAN OVERVIEW

*Not all components are listed.

All **Silver** Plan components + these additional items:*

- Anti-lock brake system
- Power seat motor(s) and transmission(s)
- Power window motor(s) and power regulator(s)
- Power door lock actuator(s)
- Heater/Air Conditioner motor(s)
- Radiator
- Power sunroof
- Convertible motor
- Electronic rear view mirror motor(s)

PLATINUM PLAN OVERVIEW

We will remedy any covered breakdown of your vehicle*

All **Gold** and **Silver** Plan components
+ these additional items:*

- High Tech
- Entertainment System
- Hybrid Components
- Safety And Security
- Convenience
- Miscellaneous

[†] Factory installed

NOT COVERED

- Normal maintenance services and parts. Examples: batteries, belts, brake pads, EGR valve, engine tune-up, exhaust, filters, fluids, friction clutch, hoses, hybrid batteries, lubricants, refrigerants, rotors or drums, shock absorbers, shoes, suspension alignment, wheels, wiper blades, etc.
- Abuse, misuse and lack of suggested manufacturer maintenance.
- Body structure and parts, trim, moldings, glass, light bulbs, upholstery, paint, etc.
- Aftermarket equipment, components, systems or accessories not installed by the manufacturer.
- Costs incurred to improve operating performance as result of normal wear and tear where a failure has not occurred.

*Components not listed are not covered.

**Not every deductible available on all MRC Plans or Terms.

ADDITIONAL BENEFITS

- **Good at any authorized repair facility in the U.S. or Canada**
- **24-hour emergency roadside assistance:** up to \$100 per occurrence. Includes towing, battery jump start, fluid delivery, flat tire assistance and lock-out service (Limited to towing for residents of KY).
- **Travel expense reimbursement:** up to \$200 per day for 1-5 days for lodging, food and rental expense when a covered breakdown or collision occurs more than 100 miles from home (Not available to NY residents).
- **Rental reimbursement:** up to \$35 per day for 5 days (or 10 days for a parts delay) from day one.
- **No out of pocket expense** (except for any deductible): the covered repair is paid by the plan directly to the repair facility.
- **Transferable:** if you sell your vehicle privately, the coverage can be transferred (for an administrative fee), adding resale value and appeal.
- **Cancelable:** receive a full refund within the first 60 days (if the agreement has not been used) or a pro-rated refund thereafter less an administrative fee.

WHAT MEMBERS SAY



A+ rating on BBB

The Credit Union program runs at a 99.998%
satisfaction rate

See Vehicle Service Contract/Insurance Policy for any state variations.

Be sure to read the Vehicle Service Contract or Insurance Policy which will explain the exact terms, conditions, and exclusions of this voluntary product. Coverage will vary by state. 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.

