Mechanical Repair Coverage

For just a few dollars a month, Mechanical Repair Coverage can save you hundreds or even thousands.

Getting an auto loan is about more than just the right rate. It’s also about having the right protection.

MEMBER’S CHOICE® Mechanical Repair Coverage (MRC) helps pay for covered repairs on your car when that unexpected breakdown occurs. For a few dollars a month, you can protect your vehicle and your finances from expenses that could total hundreds or even thousands of dollars!

Purchasing Mechanical Repair Coverage on a vehicle that is still covered by the manufacturer’s warranty provides you with the most convenient, cost-effective way to ensure uninterrupted protection and peace of mind if you own the vehicle after the manufacturer’s warranty expires.

On the date of purchase, the MRC plan starts protecting you immediately from the cost and inconvenience of covered breakdowns, with the plan’s 24-hour roadside assistance, towing, emergency travel expense and rental reimbursement. The coverage complements your manufacturer’s warranty because the roadside assistance and travel expense reimbursement can be used immediately, even if your vehicle breaks down during the manufacturer’s warranty period. Later on down the road, your protection continues seamlessly after your manufacturer’s warranty expires.

If you’re purchasing coverage for an eligible used vehicle that is no longer covered by a manufacturer’s warranty, you’ll have peace of mind knowing that you’re protected from the cost and inconvenience of covered breakdowns.

You should consider MRC protection if you have miles and/or years at risk.

Ask yourself these four simple questions to help determine your need for Mechanical Repair Coverage:

• How many miles do you drive in a year?
• How many years do you plan to keep your vehicle?
• How many total miles do you expect to drive your vehicle?
• How many miles remain under your factory warranty, if any?

Our add-on miles and add-on term feature means that you can adjust your coverage to fit your needs and driving habits.

The MRC plan pays for parts and labor for covered repairs.

You pay only the deductible amount you select – $0, $50, $100 or $250.

On covered repairs, the plan also includes:

• Rental reimbursement up to $30 per day for up to 5 days if your car is kept out of service overnight for a covered breakdown.

24-hour, toll-free roadside assistance, which covers towing, jump starts, flat tire changing, fuel, oil or other fluid delivery, and entry when keys are locked in your car.

Emergency travel expense up to $500 for lodging, meals and transportation if a covered breakdown occurs more than 100 miles from home.

The MRC plan is:

• Good at authorized automobile dealers or repair facilities in the U.S. and Canada.
• Transferable if you sell your vehicle to a private party.
• Cancelable at any time on a pro-rata basis.
• Convenient, with toll-free customer service and communications.
• Hassle-free, because the repair facility is paid directly by the plan.
• Flexible, since you can choose the coverage and terms (months and miles) that match your vehicle and your driving habits.

Contact your credit union today for a quote on MEMBER’S CHOICE Mechanical Repair Coverage!

Time for Some Reflection on Protection
### Silver Covers 1-9

**Standard** - Case and all internal lubricated parts including: main shaft, gear set, shaft, feder, synchronizers, bearings, bushings, seals and gaskets, fasteners for the components listed above, electronic and vacuum engagement components.

**Transfer Case** - Case and all internal lubricated parts including: main shaft, gear set, shafts, synchro, bearings, bushings,乐速, and gaskets, fasteners for the components listed above, electronic and vacuum engagement components.

**Front Wheel Drive**
- Drive axle housing, and all internal parts including: carrier case, gear set, main shaft, synchro, bearings, axle shafts, universal joints, front hub bearings, locking hub assemblies (4x4), drive shaft support, rear axle hub bearings, seals and gaskets, fasteners for the components listed above.

**Rear Wheel Drive**
- Drive axle housing, and all internal lubricated parts including: carrier case, gear set, main shaft, synchro, bearings, limited slip, clutch pack, axle shafts, axle hub bearings, propeller shaft, universal joints, drive shaft support, rear axle hub bearings, seals and gaskets, fasteners for the components listed above.

**Brakes**
- Master cylinder, outer booster, wheel cylinders, combination valve, disc brake calipers (rear caliper actuators), lubricated shafts, and all internal lubricated parts including: rack and pinion equipped valve assembly, sensor shaft, rack mount, and nut, steering wheel, and outboard bolts, speed sensor or steering gear or vacuum gear, limited slip, clutch pack, axle shafts, axle hub bearings, propeller shaft, universal joints, drive shaft support, rear axle hub bearings, seals and gaskets, fasteners for the components listed above.

**Steering**
- Gear housing, and all internal lubricated parts including: rack and pinion equipped valve assembly, sensor shaft, rack mount, and nut, steering wheel, and outboard bolts, speed sensor or steering gear or vacuum gear, limited slip, clutch pack, axle shafts, axle hub bearings, propeller shaft, universal joints, drive shaft support, rear axle hub bearings, seals and gaskets, fasteners for the components listed above.

**Power steering pump and pulley, fluid reservoir, pressure and return hoses, cooler, and lines, power steering assembly, steering shaft, and column, seals and gaskets, fasteners for the components listed above.**

### Gold Covers 1-10

**Air Conditioning**
- Compressor and mounting brackets, clutch and pulley, condenser, drier, receiver, orifice tube, POA valves, accumulator, temperature control programs, high/low pressure cutout switches, high/low pressure hoses, pressure cycling relay, thermostat, diverter, pressure control hood, r-319 seals, gaskets, fasteners for the components listed above, and refrigerant if necessary in conjunction with the repair of the component listed above.

**Electric**
- Alternator, voltage regulator, fan and rear windshields, wiper motors and relay control, starter motor and drive, starter solenoid, wiring harnesses, manually operated switches (specifically turn signal, headlights, dimmers, and wiper switches), mechanically activated switches (ignition, brake light, and neutral safety switch), electronic fuel injection system (including all impairments and output/control units, except EGR valve, related to the fuel injection system), electronic module, distributor, coil, engine management control unit, knock sensor and oxygen sensors.

**Transmission**
- Automatic - Case and all internal lubricated parts including: oil pump, valve body, torque converter, automatic modulator, governor, main shaft, clutches, bands, drums, gear set, bockers, bushings, sealing rings, TV cable, solenoids and electronic shift control unit, transmission mounts, cooker, cooker hood and hard lines, dipstick and tube, seal and gaskets, fasteners for the components listed above.

**Front Suspension**
- Upper and lower control arms, bump stop cushions, control arm shafts, torsion bar mounts and bearings, upper and lower ball joints including: bush boxes, mounting knuckle (spindle), wheel bearings and seals, stabilizer shaft, stabilizer linkage including: mountings, struts, rods and bushings, long pins, wheel and gaskets, fasteners for the components listed above.

**Rear Suspension**
- Shock absorbers, exhaust system, friction clutch disc and pressure plate, and clutch throw out bearing.

**Covers 1-10, Plus Hundreds of Additional Parts with only these exclusions:**

A. The maintenance services and parts described in the Mechanical Repair Agreement/Insurance Policy, or in the Manufacturer’s Maintenance Schedule for your vehicle.

B. Other normal maintenance services and parts including: engine tune-up, fuel filter, air filters, oil filters, oil change, automatic transmission, vehicle emission control system, tires, alignment, front wheel bearings, hub bearings, wheel studs, wheel and tire, brake pads and shoes, brake rotors and drums, suspension alignment, constant velocity boots, tires, wheel covers, wheel rims, wheels, wheel balancing, shock absorbers, exhaust systems, friction clutch disc and pressure plate, and clutch throw out bearing.

C. Glass, glass framework, fastening adhesives, sealed beam head light lamps, light bulbs, lenses, trim, moldings, bright metal, upholstery, vinyl and convertible tops, paint, sheet metal, bumpers, alignment of body parts, flexible body parts, door panels, body panels, structural framework, structural welds, hinges, door handles, removable hardtop assemblies.

D. After market accessories or equipment, components and systems not installed by the manufacturer; examples include but are not limited to: anti-theft systems, radar detectors, CB radios, radio/speaker equipment, telephones, cruise control, sunroof, solar powered devices, TV/VCR/DVD and related components and appliances.

The plan will not pay costs incurred to improve operating performance as a result of normal wear and tear. This includes valve grind(s) and/or piston ring replacement(s) designed to improve engine compression or reduce oil consumption, and diminished performance due to normal wear of MacPherson strut suspension components. The plan will not repair, replace, adjust, or align a non-covered component unless its failure is caused by the breakdown of a covered part.