Additional Benefits

- **Rental reimbursement:** up to $35 per day for 5 days (or 10 days for a parts delay) from day one.
- **24-hour emergency roadside assistance:** up to $100 per occurrence. Includes towing, battery jump start, fluid delivery, flat tire assistance and lock-out service.
- **Travel expense reimbursement:** up to $500 for lodging, food and rental expense when a covered breakdown or collision occurs more than 100 miles from home.

Important Facts

- **Good at any authorized repair facility in the U.S. or Canada**
- **No out of pocket expense** (except for any deductible)–the covered repair is paid directly by the plan.
- **Transferable:** if you sell your vehicle privately, the coverage can be transferred, adding resale value and appeal.
- **Cancelable:** receive a full refund within the first 60* days or a pro-rated refund thereafter less a nominal administrative fee.

Things to Consider

- **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.
- **Helps provide 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.
- **Reduce risk:** remember, unexpected breakdowns can negatively impact your family's budget and credit rating. MRC can help eliminate this risk.

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

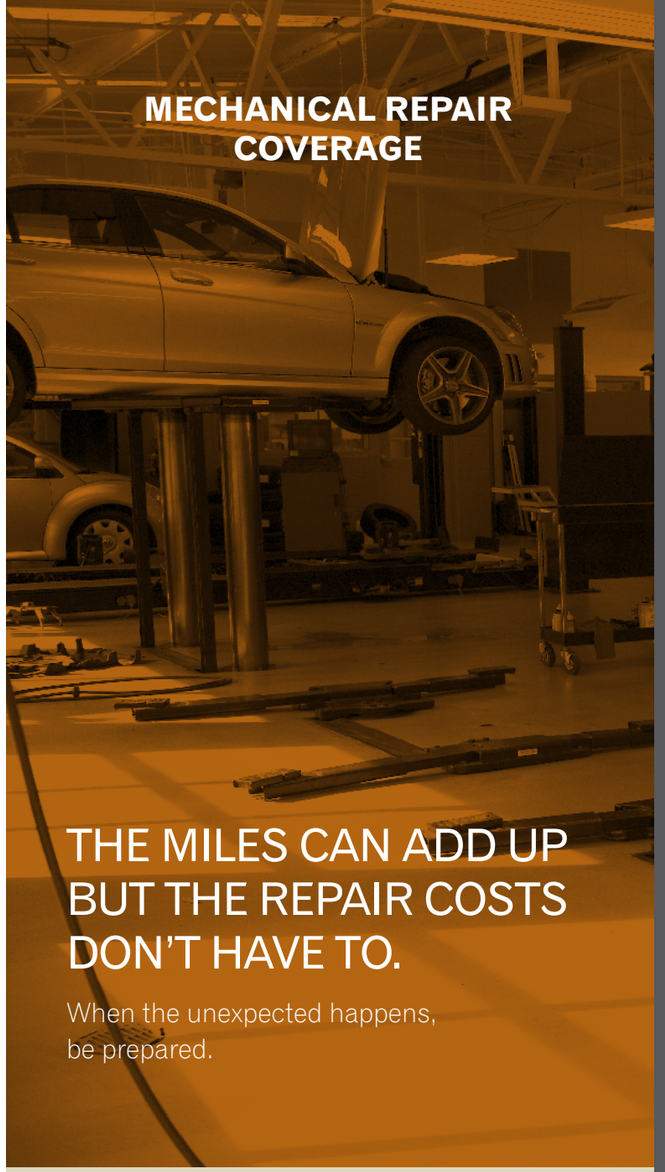
MEMBER'S CHOICE®

Mechanical Repair Coverage

Made available
by your Credit Union
and CUNA Mutual Group

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.

OMS# IMRC53
Comp# MRC-0512-3661
MCCU-002 (05/12)



MECHANICAL REPAIR COVERAGE

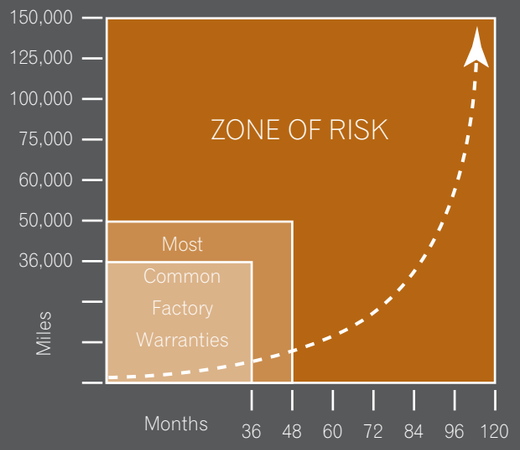
THE MILES CAN ADD UP BUT THE REPAIR COSTS DON'T HAVE TO.

When the unexpected happens, be prepared.

MEMBER'S CHOICE®

FACT #1

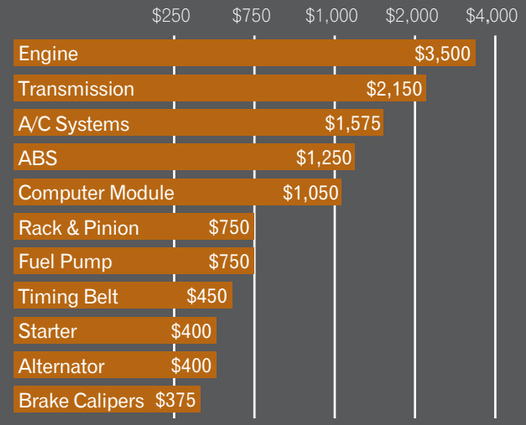
As your vehicle gets older, the risk and cost of repairs increases



FACT #2

Repairs can be expensive

Example Repair Costs [1]



[1] Costs above are for illustrative purposes only. Actual costs may vary as to make, model and year.

These statements are based on the repair records of Consumer Program Administrators, Inc. and its affiliated companies' customers as of June 2009. Your experience may be different. Information based on original compilation date and not the date of this brochure.

PLATINUM PLAN

We will remedy ANY breakdown of your vehicle except items listed under the section titled "What this service contract/policy does not cover."

Additional Parts† Covered by Platinum

† Factory installed.

HIGH TECH

Automatic leveling system, cruise control actuator and module, electronic instrument panel control module, electronic stability control system, electronic traction control system, GPS/navigation system and antenna assembly, heated seat element and cooling seat components, rollover protection system. All gauges, sensors and relays.

ENTERTAINMENT SYSTEM

Antenna assembly, compact disc player/changer, DVD player and monitor, graphic equalizer, radio and speakers, satellite radio, telephone prewire/ Bluetooth connectivity.

HYBRID COMPONENTS

Combination meter, electronic control module/unit, hybrid vehicle engine control unit (ECU), inverter assembly with converter.

SAFETY AND SECURITY

Heads up display, night vision system, OnStar® system, remote keyless entry transmitter and receiver module, tailgate and hatchback actuators, theft alarm system, tire pressure monitoring system.

CONVENIENCE

Auxiliary power point, buzzer/chime (headlamps on, key in ignition), cigarette lighter, clock, compass, electrical or mechanical gas cover and trunk releases, glove box lamp (excluding bulb), headlight wiper motor transmission, illuminated entry lamp (excluding bulb), illuminated vanity mirrors, memory seat system, trip/mileage computer, trunk lamp (excluding bulb), volt/amp gauge, wiper motor transmission.

MISCELLANEOUS

Blend door motors, blower motor resistor (regulates fan speed), door hinges, mechanical seat adjustment, outside mirror remote adjustors, rear hatch or hood struts, rear suspension and steering components, weather strips.

AND MORE!

GOLD PLAN

ALL SILVER PLAN COMPONENTS PLUS 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)
- Digital and analog instrument display(s)
- Low fuel sensor
- Low coolant sensor
- Low oil sensor
- Electronic rear view mirror motor(s)
- Headlight door motor(s)
- Heated back glass
- Windshield wiper washer pump(s)
- Heater-A/C blower motor
- Heater core assembly
- Heater control valve
- Radiator
- Radiator fan and clutch
- Radiator fan motor including fan blade
- Temperature sensor and relay
- Fuel tank and hard lines
- Fuel tank sending unit
- Power sun roof motor
- Convertible top motor
- Constant velocity joints
- Horn assembly

SILVER PLAN

1. ENGINE

Gasoline Engine

- Cylinder block and all internal lubricated parts
- Crankshaft
- Rod and main bearings
- Cam bearings
- Expansion (freeze) plugs
- Connecting rods
- Wrist pins
- Pistons
- Piston rings
- Camshaft
- Cam tower
- Lifters
- Cylinder head
- Valves and guides
- Valve springs
- Rocker arms (cam followers)
- Pushrods
- Timing chain housing (cover)
- Timing chain and sprockets
- Timing belt and pulleys
- Timing belt tensioner
- Intake and exhaust manifolds
- Flywheel
- Balance shafts
- Harmonic balancer and retainer bolt
- Crankshaft pulley
- Valve covers
- Oil pan
- Oil pump and pressure relief valve
- Engine oil cooler hoses
- Oil filter adapter/housing
- Engine oil sending unit
- Engine mounts
- Water pump
- Temperature sending unit
- Thermostat and housing
- Fuel supply pump
- Vacuum pump
- Dipstick and tube
- Seals and gaskets
- Fasteners for the components listed above

Turbocharged / Supercharged / Rotary / Diesel / Enhanced Engines

- All of the above listed parts or equivalent
- Turbocharger
- Waste gate controller
- Intercooler
- Hard lines
- Compressor
- Clutch and pulley
- Bypass valve
- Injection pump
- Lines and nozzles
- Seals and gaskets

2. TRANSMISSION

Automatic

- Case and all internal lubricated parts
- Oil pump
- Valve body
- Torque converter
- Vacuum modulator
- Governor
- Main shaft
- Clutches
- Bands
- Drums
- Gear sets
- Bearings
- Bushings
- Sealing rings
- TV cable
- Solenoids
- Electronic shift control unit
- Transmission mounts
- Cooler
- Cooler hoses and hard lines
- Dipstick and tube
- Seals and gaskets
- Fasteners for the components listed above

Standard

- Case and all internal lubricated parts
- Main shaft
- Gear sets
- Shift forks
- Synchronizers
- Bearings
- Bushings
- Seals and gaskets
- Fasteners for the components listed above.

Transfer Case – (4X4 vehicles)

- Case and all internal lubricated parts
- Main shaft
- Gear sets
- Chain and sprockets
- Bearings
- Bushings
- Mounts
- Seals and gaskets
- Fasteners for the components listed above
- Electronic and vacuum engagement components

3. FRONT WHEEL DRIVE

- Final drive housing and all internal parts
- Carrier case
- Gear sets
- Chain and sprockets
- Bearings
- Bushings
- Axle shafts
- Universal joints
- Front hub bearings
- Rear hub bearings
- Locking hub assemblies (4X4)
- Drive shaft support
- Seals and gaskets
- Fasteners for the components listed above

4. REAR WHEEL DRIVE

- Drive axle housing and all internal lubricated parts
- Carrier case
- Gear sets
- Bearings
- Bushings
- Limited slip clutch pack
- Axle shafts
- Front hub bearings
- Rear hub bearings
- Propeller shafts
- Universal joints
- Drive shaft support
- Seals and gaskets
- Fasteners for the components listed above

5. STEERING*

- Housing/case and all internal lubricated parts
- Rack and pinion equipped valve assembly
- Sector shaft
- Rack mounts and cushions
- Inner rod ends and bellows boots
- Speed sensor or steering gear equipped pitman shaft and valve assembly
- Sealing rings
- Bearings
- Bushings
- Pitman arm
- Center link
- Tie rods
- Idler arm
- Power steering pump and pulley
- Electric power steering motor
- Fluid reservoir
- Pressure and return hoses
- Cooler and hard lines
- Power cylinder assembly
- Steering main and intermediate shafts
- Coupling
- Seals and gaskets
- Fasteners for the components listed above

* Does not include "rear wheel steering" components.

6. FRONT SUSPENSION

- Upper and lower control arms
- Bump stop cushions
- Control arm shafts
- Torsion bar mounts and bushings
- Upper and lower ball joints
- Dustboots
- Steering knuckle (spindle)
- Wheel bearings and seals
- Stabilizer shaft
- Stabilizer linkage mounts and bushings
- Strut rods and bushings
- King pins
- Seals and gaskets
- Fasteners for the components listed above

7. BRAKES

- Master cylinder
- Assist booster
- Wheel cylinders
- Combination valve
- Disc brake calipers (and rear caliper actuators)
- Hard lines and fittings
- Backing plates
- Springs
- Clips and retainers
- Self-adjusters
- Parking brake linkage and cables
- Seals and gaskets
- Fasteners for the components listed above

8. ELECTRICAL

- All seals and gaskets on the assemblies listed above
- Alternator
- Voltage regulator
- Front and rear windshield wiper motors and delay controller
- Starter motor and drive
- Starter solenoid
- Wiring harnesses
- Manually operated switches (specifically turn signal, headlight, dimmer and wiper switches)
- Mechanically actuated switches (ignition, brake light, and neutral safety switch)
- Electronic fuel injection system (including all input/sensors & output / control units, except EGR valve, related to the fuel injection system)
- Electronic ignition module
- Distributor and coil
- Engine management control unit

9. AIR CONDITIONING

- Knock sensor and oxygen sensor
- Compressor and mounting brackets
- Clutch and pulley
- Condenser
- Evaporator
- Orifice tube
- Accumulator
- Temperature control programmer
- High/low pressure cutoff switches
- High/low pressure hoses
- Pressure cycling switch
- Thermostat
- Drier
- Temperature control head
- O-ring seals
- Gaskets
- Fasteners for the components listed above
- Freon-refrigerant if necessary in conjunction with the repair of the components listed above

Silver Plan covers Sections 1-9.

FACT #3

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

Deductible**: ■ **$0** ■ **$100** ■ **$250**

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

FACT #4

What this service contract/policy does not cover

- 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.
- 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.
- Abuse, misuse and lack of customary maintenance.

This brochure is intended to provide only a summary of the Vehicle Service Contract/Insurance Policy. We encourage our members to read the contract for specifics on coverages, exclusions and limitations.