

**EVEN BASIC REPAIRS
CAN BE EXPENSIVE TO
PAY FOR OUT-OF-POCKET!**

TRANSMISSION	\$4,265
WATER PUMP	\$894
POWER STEERING	\$525
ANTI-LOCK BRAKES	\$894
DRIVE AXLE.....	\$2,228
ENGINE	\$6,600
HIGH TECH COMPONENT	\$2,575
AC COMPRESSOR	\$1,237
FUEL PUMP	\$1,037
SUSPENSION	\$602

With time and mileage, it becomes unavoidable to repair or replace standard components. And without a service contract, it's very likely you'll have to pay for them out of your own pocket.

**PLAN FOR THE FUTURE NOW WITH AN
APEX CU VEHICLE SERVICE CONTRACT!**

Our plans offer unbeatable coverage, easy-to-use features, great member benefits, and fast claim processing, ensuring a hassle-free repair experience and the ultimate peace of mind!

Parts pricing listed in illustration is based on average of actual repairs at a retail rate for Parts & Labor. Actual repair costs may vary by repair facility, vehicle and location. Parts of like kind and quality may be used.



Toll-Free: 877.302.6721
400 Skokie Blvd. Suite 470
Northbrook, IL 60062



APEX CU

**PREMIUM VEHICLE SERVICE
COVERAGE EXCLUSIVELY FOR
CREDIT UNION MEMBERS**



Exclusive coverage made for credit union members – designed to fit your life, your vehicle, and your budget!

**DRIVE CONFIDENTLY AND
ENJOY PEACE OF MIND FOR
THE ROAD AHEAD – WITH
APEX CU PROTECTION**

As a valued credit union member, you have access to APEX CU Protection – one of the most trusted vehicle protection programs in the industry. Choose from four levels of coverage and flexible terms to create a plan that fits the way you drive.

When you need a repair, simply share your contract details with the repair facility, and we'll work directly with them to make sure your vehicle is repaired right, your out-of-pocket costs stay low, and you're back on the road fast – confident and covered every mile along the way.

**VALUE-ADDED, PEACE-OF-MIND
ADDITIONAL PLAN BENEFITS**



ACCEPTED ANYWHERE
EDS protection plans are accepted by all licensed repair facilities nationwide.



AWARD-WINNING CUSTOMER SERVICE
When your vehicle breaks down, our team goes the extra mile to make repairs simple and stress-free. We work directly with your repair shop to handle the details, so your claim is approved and paid quickly—and you're back on the road fast.



DIRECT REPAIR PAYMENT
We pay your repair shop directly for covered parts and labor—so you don't have to worry about upfront costs.



TRIP INTERRUPTION
If your vehicle breaks down and you're more than 100 miles away from home, we'll reimburse you for up to 5 days of meal and/or lodging expenses at up to \$200 per day.



24/7 ROADSIDE ASSISTANCE

- Flat tire change
- Battery jump start
- Lockout key recovery
- Emergency fuel/fluid delivery



RENTAL/SUBSTITUTE TRANSPORTATION
If your vehicle needs covered repairs, we'll help keep you moving. We'll cover up to \$50 per day for up to 7 days toward rental transportation. If your repair takes 2 days or less, you can also choose rideshare services instead—covered up to \$50 per day for up to 2 days.



TOWING SERVICE
If your vehicle breaks down, we'll cover towing, up to \$250, to your selling dealer (if they can perform the repair) or to the nearest qualified repair facility.



INCREASED RETAIL VALUE
If you sell your vehicle, you can transfer any remaining EDS coverage to the new owner—helping boost your vehicle's resale value.

All services are subject to maximum reimbursement limits. Coverage may not be available in all states.

APEX SELECT

Base-level protection for the most important (and expensive to repair) named parts of your vehicle!

ENGINE – Gas/Diesel: All internally lubricated parts within the engine plus the cylinder heads, engine block, engine mounts, flex plate, flywheel and ring gear, harmonic balancer, intake and exhaust manifolds, water pump, oil dipstick and tube, oil pump, oil pump drive sprocket, timing chain/belt, and timing chain tensioner. *Oil pan, timing cover(s), and valve covers are only covered if damaged by an internally lubricated part.*

TURBO/SUPERCHARGER: All internally lubricated parts. *Housing covered only if damaged by an internally lubricated part.*

AUTOMATIC TRANSMISSION: All internally lubricated parts, torque converter, transmission mounts, vacuum modulator, all gears, governor, oil pumps, clutch plates, shafts, internal valves, rings, servo units, friction and steel drums, bearings and bushings, and bands. *Transmission case is only covered if damaged by an internally lubricated part.*

MANUAL TRANSMISSION: All internally lubricated parts, all gears, all bearings, main drive gear, internal shifting components, synchronizing drum, shafts and spacers, main shaft, and bushings. *Transmission case is only covered if damaged by an internally lubricated part.*

DRIVE AXLE ASSEMBLY (Front & Rear): All internally lubricated parts within the drive axle housing plus the center carrier bearings, constant velocity joints, double offset joints, drive shaft/yokes, four-wheel drive actuator, locking hub mechanisms, propeller shafts, and universal joints. *Drive axle housing is only covered if damaged by an internally lubricated part.*

TRANSFER UNIT: All internally lubricated parts within the transfer case. *Transfer case is only covered if damaged by an internally lubricated part.*

SEALS & GASKETS: Covered on all listed components. *Included on vehicles with less than 150,000 miles at time of sale only.*

WAITING PERIOD

All plans include a 30-day and 1,000-mile waiting period from the purchase date and mileage listed on your contract.

APEX SELECT PLUS

Mid-level named parts protection for older vehicles and solid peace of mind for the road ahead!

INCLUDES EVERYTHING LISTED UNDER APEX SELECT, IN ADDITION TO THE FOLLOWING:

BRAKES: Brake booster, calipers, hydraulic lines and fittings, master cylinder, rear actuators, and wheel cylinders.

STEERING: Power steering pump, rack and pinion, and all internally lubricated parts within the rack and pinion assembly.

ELECTRICAL: All electrical manual switches, alternator, analog gauges, cam sensor, ignition module, engine control unit (ECU), engine control module (ECM), manifold absolute pressure sensor (MAP), mass air flow sensor (MAF), power door lock actuators, starter gear drive, starter motor, starter solenoid, and voltage regulator.

AIR CONDITIONING & HEATING: (Factory Authorized Only) Accumulator, blower motor, compressor, compressor clutch and coil, compressor pulley, condenser, evaporator, expansion valve, heater core, high/low cutoff switches, orifice tube, and receiver/dryer.

FUEL SYSTEM: Fuel injection pump, metal fuel lines, and primary fuel pump.

COOLING SYSTEM: Cooling fan clutch, cooling fan blade, cooling fan motor, radiator, and thermostat.

Optional High-Tech Add-On:

HIGH TECH COVERAGE

Adds coverage for back up camera & sensors/perimeter warning, video system & display screen, radio, compact disc player, and cassette player, GPS/NAV systems, blind spot sensors, electronic driver information display, and anti-theft systems (remote excluded). **Available with surcharge on Premier and Select Plus only; included on Pro.**

This is a general outline of coverage for marketing purposes only. Actual terms and conditions may vary by state. All Apex CU Protection Plans are administered exclusively by EDS LLC. Coverage, deductibles, and claims payment vary depending on vehicle age, mileage, preexisting conditions and plan purchased. Routine maintenance is required at your expense along with repairs not covered by your contract. Deductible may apply. Rental reimbursement provided for covered breakdowns up to a max of \$50 per day and a max of \$350 per breakdown. See contract for more details.

APEX PREMIER

High-level protection for an expansive list of named parts and components to keep your out-of-pocket costs to a minimum!

INCLUDES EVERYTHING LISTED UNDER APEX SELECT PLUS & SELECT, IN ADDITION TO THE FOLLOWING:

BRAKES: ABS control module, ABS pump, ABS sensors, ABS accumulator, and ABS motor.

ELECTRICAL: Convertible top motor, cruise control module, cruise control servo, electronic instrument cluster, electronic level control compressor, electronic level control sensor, electronic off headlamp sensor, power antenna motor, main engine wiring harness, power mirror motor, power seat motor, power sunroof motor, power window motor, power window regulator, washer motor, wiper circuit board, wiper motor(s) (front and rear), crank sensor, ignition control unit (ICU), coil pack, coil(s), pick-up coil, manifold air temperature sensor (MAT), camshaft position sensor, coolant temperature sensor, idle air control valve, idle speed control motor, knock sensor, oxygen sensor, vehicle speed sensor, and throttle position sensor.

FRONT & REAR SUSPENSION: Upper and lower control arms, control arm shafts and bearings or bushings, upper and lower ball joints, radius arm and bushings, torsion bars, mounts and bushings, stabilizer bar, links and bushings, hydraulic struts and shock absorbers, strut bearing plates, spindle and spindle support, wheel bearings, pannard bar, track bar, suspension bumpers, leaf springs, leaf spring shackles and hardware.

FUEL SYSTEM: Fuel injectors and fuel level sending unit.

Plans Also Include Coverage for:

COMMERCIAL USE

Provides protection if you use your personal vehicle for business purposes—like rideshare (Uber, Lyft), farming, ranching, hauling, route work, job site activities, and more.

TIRE HEIGHT/LIFT KIT MODIFICATIONS

Maximum tire height is 5 inches. Maximum increase for body/suspension lift combined is 6 inches.



APEX PRO

Unmatched protection for almost every part of your vehicle!

This exclusionary plan provides our highest level of protection (only items like wear, trim, glass, paint, and similar non-mechanical parts excluded) for total peace of mind. It also includes:

SAFETY/CONVENIENCE: Tire pressure sensors, safety restraint systems (including air bags), seat belts, HID and exterior LED light assemblies, and speakers.

EMISSIONS SYSTEM: Exhaust pipes, fuel/vapor vent valves/solenoids/sensors, diesel exhaust fluid injection systems, PCV valves, PCV system, vacuum canister/reservoir, vapor canister, air pump/lines/valves, vapor return lines/valves/solenoids/sensors, and gas cap/filler neck.

HEV BATTERY/BATTERY PACK*: Covers breakdown due to normal usage and charging standards which causes degradation to its ability to hold adequate charge.

OTHER COMMONLY EXCLUDED PARTS: Thermostat housing, battery cable, fuses, shock absorbers, and more!

**Included only on vehicles current plus 5 model years with less than 100,000 miles at time of contract purchase*

Exclusions include, but are not limited to: scheduled maintenance, adjustments, and wear items; accessory batteries, spark plugs, hoses, tires, wheels, wheel covers, interior LED lighting, light bulbs, sealed beams, lenses, catalytic converters, brake pads, brake rotors, brake drums, upholstery, paint, glass, trim, moldings, weather strip/seals, door handles, lift gate handles, tailgate handles, door bushings/bearings, body panels, sheet metal, bumpers, frames, sub-frames, brackets, convertible top assemblies, vinyl top, carburetors, manual clutch system, snow plow equipment, and conversion van component package. Any options/equipment not originally installed by the vehicle manufacturer. See contract for complete details, exclusions and limitations.