

All ancillary product policy documents must be obtained and validated as complete when purchased and disclosed on the contract/agreement.

Ancillary products include, but are not limited to, the following:

CARS PRODUCT CATEGORY	ANCILLARY PRODUCT TYPE	DEFINITION
LTV DESIGNATION (RETAIL): FRONTEND		
Anti-Theft Products	GPS	Add-ons that potentially prevent or assist with the recovery of the vehicle
	VIN Etch	
Appearance	Appearance Protection	Products that protect against damage to the vehicle interior or exterior
	Interior Treatment	
	Paint Protection	
Vehicle Protection	Safety System	Add-ons that offer to cover the cost of a replacement vehicle in the case of a theft while an anti-theft device was in use
	Vehicle Replacement	
Windshield Protection	Windshield Protection	Add-on that may potentially prevent damage to the front windshield surface area of the vehicle
LTV DESIGNATION (RETAIL): BACKEND		
CLAH	Credit Disability	Pays eligible loan payments in the event of disability or death to the borrower due to a covered illness or injury
	Credit Life	
	Credit Life and Disability	
Dent Repair	Dent Repair	Covers cost of repairing dents and dings to the vehicle exterior
	Paintless Dent Repair	
Depreciation Protection	Depreciation Protection (Texas only)	Provides a credit toward a vehicle lease or purchase in order to account for the diminished value of a trade-in due to a collision
GAP	GAP Insurance	Protects the borrower if the vehicle is totaled by paying or waiving the remaining balance between the actual cash value of the vehicle and the balance still owed on the financing
	GAP Waiver	
	GAP Waiver - Commercial	
Maintenance	Maintenance	Products or services that typically include routine maintenance such as oil changes, lube and tire rotation
Multi Product	Multi Product	Includes certain benefits which are often offered as stand-alone aftermarket products but have been "bundled" together (e.g. windshield protection, tire and wheel, dent repair)
	Key Replacement	
	Roadside Assistance	
Service Contact	Service Plan	Covers the costs of some types of repairs in addition to or after the manufacturer's warranty ends
	Extended Warranty	
Tire and Wheel	Tire and Wheel	May cover a portion or all of the loan term; product may cover the repairs or replacement of the vehicle tires or wheels
	Cosmetic Wheel Protection	

Note: for lease contracts, all ancillary products are part of the gross capitalized cost toward the advance. There is no frontend/backend designation for lease.

IMPORTANT: GAP Insurance/Waiver is not permitted on lease contracts.

CREDIT

Consumer	855-541-7717
Commercial	855-541-7744

FUNDING

855-976-9766
Option 1, followed by the appropriate extension:

CBC	Ext. 9	MWBC	Ext. 5	WBC	Ext. 8
DBC	Ext. 7	NEBC	Ext. 1	Commercial	Ext. 10
GLBC	Ext. 4	SEBC	Ext. 3		
MABC	Ext. 2	SWBC	Ext. 6		