August 22, 2022

Tracy Zane Cross

13421 Bolivia Dr

Austin, TX 78729-8053

Dear Tracy Zane Cross,

We want to thank you for financing your auto loan with Austin Telco Federal Credit Union! We greatly appreciate your membership and look forward to serving your financial needs for years to come.

We noticed that when you purchased your 2020 Ferrari from dealer name, you did not include a GAP insurance product to help protect you financially in the case of a total loss of your vehicle. Austin Telco offers low-cost GAP insurance for only $395. How does GAP Advantage from Austin Telco work? The following is an example of GAP Advantage in action:

|  |  |
| --- | --- |
| Your Loan Balance: | $15,000 |
| Your Insurance Company Settlement: | $10,000 |
| Loan Balance Remaining without Protection: | $ 5,000 |
| Loan Balance Remaining with GAP Advantage: | $ -0- |
| \*GAP Advantage is subject to limitations and exclusions, please consult your financing representative to determine if your vehicle is eligible for GAP advantage. | |

If you have any questions or would like to receive a quote for coverage of your vehicle, please contact Michael Olivares at 512-302-5555, ext 7324.

We will keep you informed of any new services or products we offer or any information that is important for you to know about your membership through our monthly eNewsletter. We also encourage you to visit our web site at **www.atfcu.org** for detailed information about all our products and services, membership news, Internet specials, and as an educational resource.

We offer a wide array of loan and savings products in addition to our Internet convenience services, such as online Bill Pay (up to 15 FREE per month), 300+ FEE FREE ATM’s, Online Statements, and 24/7 access to your account information through Online Banking and our Mobile App. We are currently offering **extremely competitive auto, mortgage, and home equity loan rates and outstanding certificate of deposit rates.**

We want your feedback. We want to know if we can serve you better or offer you a service that we do not currently have. To make it easy on you, we have an email address specifically for members to give us feedback; **memberfeedback@atfcu.org.** You may also contact us by phone or in person.

Thank you for choosing Austin Telco Federal Credit Union.

Sincerely,

Pamela Williams Cotton  
Vice President of Member Services  
512-302-5555, ext. 7000  
memberfeedback@atfcu.org