Many Federal Credit Unions have different types of insurances and warranties for individuals when not buying from a dealership. Consumers want the safety of a factory warranty but don’t want to pay the hefty price tag for a new car. Consumers want the best package for them for the lowest cost. The responsibility of determining the best package of insurance and warranties lies on the Credit Union that is offering the package with the loan. From powertrain warranties to GAP insurance, Credit Unions have lots of different options when creating a package to go along with the loan they are offering to the buyer. But Credit Unions are usually non chains and do not have access to tons of resources. How do they determine what is best to include in the package for the buyer. Usually this work is done by hand. They value of the vehicle is estimated and the Credit Union worker will throw in what warranty and insurance options that seem to be the best fit. But when in comes down to it, every single car model is so unique and so are drivers. Some vehicles are much more susceptible to wear and tear compared to other makes and models. Their engines and transmission wear down much quicker and have a lot less usable life than other models. Additionally, some driver are more prone to get in accidents, overuse or abuse their car, and to be careless. Choosing a bad addition to a package could be detrimental to the Credit Union. A small mistake could cost the Credit Unions thousands of dollars in losses. And when you are selling hundreds of these packages, you are putting your Credit Union at much higher risk. Credit Unions need to find a way more effective way to choose the different options in the package that best protect the Credit Union, the individual receiving the loan, and the vehicle being purchased. The interactions between Credit Unions can be greatly improved just by improving this process. A simple software solution could fix this problem and that is where we come in. Our software is a simple plugin that works within Credit Unions already existing software. Our software takes into account the vehicle(year, make, model) and what problems and common issues that that vehicle has. It takes into account these problems and accounts for it in the warranty. It also considers maintenance and the depreciation of the vehicle over the length of its ownership. Our software also considers the driver and their previous driving record. Based on this information, it will put together the most optimal package for that driver and car combination. This package of course will be able to make changes depending on the specific needs of the Credit Union. Additionally, many Credit Unions use 3rd parties to take care of the insurance and warranties because they don’t have the resources to do it themselves. Our Software will allow for the integration of these 3rd party companies into the software so that Credit Unions can continue to use their services. Additionally, our software will make it a lot easier for smaller Credit Unions to offer these kinds of services. Many times, these Credit Unions just lack the resource or the ability to set up the programs and our software will allow these organization to break into that market much easier. They will not have to worry about all the paperwork and calculation as our software will take care of it all. And with the help of the 3rd party warranty/insurance companies, adding warranties and insurance to your already existing loans will be easier than ever.