



January 5, 2022

AVESTAR CREDIT UNION

Attn: Rachel Mccarthy

125 W Madison St

WATERLOO, WI 53594

Re: Insured: AVESTAR CREDIT UNION
Borrower Name: DAVID KOHLS
Claim Number: 2021123074949
Account Number: 2748-0007
Date of Loss: December 15, 2021

To Whom It May Concern:

We have reviewed the information submitted to us regarding the TotalRestart Benefit for above-mentioned GAP claim. The Replacement Vehicle for the above claim was purchased within the time frame allowed under the Loyalty Depreciation Membership Program; therefore we have issued a payment in the amount of **\$0.00** to be applied towards the financed amount of the Replacement Vehicle.

For your convenience, a copy of the TotalRestart calculation is enclosed.

Should you have any questions regarding this GAP claim, please do not hesitate to give us a call at 888-753-7678.

Sincerely,

Jared Behler
Claims Manager