

CREDIT DISABILITY & CREDIT LIFE INSURANCE



SECURITY

THREE STEPS TO GREATER SECURITY

1 WHAT IS MEMBER'S CHOICE® CREDIT DISABILITY & CREDIT LIFE INSURANCE?

It's a way to help protect your loan. There's no way to predict an injury, illness or your unexpected death, but you can take steps along the way to make sure your family is provided for if the unforeseen were to happen. MEMBER'S CHOICE Credit Disability and Credit Life Insurance may help to pay your loan so you or your loved ones don't have to.*

2 HOW DOES IT WORK?

The premium is included in your monthly payment. If you have a balance on your loan and are totally disabled due to a covered injury or illness or in the event of your unexpected death, MEMBER'S CHOICE Credit Disability and Credit Life Insurance may help.* By taking a few simple steps while signing your loan paperwork, you're helping take responsibility for your family's financial future. Your loan officer can show you how. You won't receive extra bills or statements; everything is included in your monthly payment.

You can cancel coverage at any time if you change your mind. If coverage is canceled within the first 30 days you will receive a full refund. If at any point you have questions, or if your family needs to file a claim, simply contact your credit union. Coverage is immediate for eligible borrowers.

3 WHY IS IT VALUABLE?

MEMBER'S CHOICE Credit Disability and Credit Life Insurance work in two different ways. You and your family won't have to make loan payments if you're totally disabled due to covered injury or illness. It will help pay your loan until you're fully recovered, or in the event of your unexpected death, it may pay off the loan.* Savings, salary, or payoffs from other life insurance may be used for other important things, giving your family financial freedom when they need it most.

*Up to your policy maximums; per terms and conditions and exclusions on your Credit Insurance Certificate.



ENROLL TODAY