CREDIT DISABILITY & CREDIT LIFE INSURANCE

SECURITY

MEMBER'S CHOICE®

“When my husband and I bought our first house, we decided that it was much more economical to protect our loans with credit insurance than to buy a large life insurance policy.

In 1999, my husband became disabled and was no longer able to work. With the disability insurance covering a portion of our mortgage and car payments, we were able to get by on my income. Then, last summer, my husband lost his life to cancer. One thing that offered my husband peace of mind in his last weeks of life was the credit life insurance we had on our home loan.

It was very easy to file a claim on our policy; the credit union took care of everything. Within two weeks, the claim was paid.”

- Marilyn H. on Credit Disability and Credit Life Insurance
Member of First Trust Credit Union, DeMotte, Indiana,
August 2011

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

JUST THE FACTS

22% Approximately 22% of U.S. families with dependent children admit that they have problems with handling everyday expenditures and another 26% admit that if the main provider of income dies unexpectedly, they would not be able to cover their everyday expenses.

Life Insurance- An investment that should not be overlooked, May 19, 2010

70% The LIFE Foundation conducted a study that found that 70 percent of working Americans couldn't make it one month before financial difficulties would set in. More than one in four Americans wouldn't make it a week.

Life and Health Insurance Foundation for Education website, 2010

40% of adult Americans have no life insurance.

JDPower, "Too Many People Lack Adequate Life Insurance Coverage", 2010

Offered by:

Credit Disability Insurance	
Maximum amount of insurance:	$30,000
Eligibility age maximum:	66 years
Insurance termination age:	66 years
Monthly benefit maximum:	$600
Maximum term of insurance:	120 months
Benefit duration maximum:	120 months
Plan type:	14 day/Retro
Plan as of:	04/24/2012

Credit Life Insurance	
Maximum amount of insurance:	$30,000
Eligibility age maximum:	70 years
Insurance termination age:	70 years
Maximum term of insurance:	120 months
Plan as of:	04/24/2012

Be sure to read the Credit Insurance Application and Credit Insurance Certificate which will explain the exact terms, conditions, and exclusions of the policy.

Only a licensed insurance agent may provide consultation on your insurance needs. This is a voluntary insurance product. Your financing outcome is not based on your selection of this product. Claims may be filed by contacting your credit union.

MEMBER'S CHOICE® Credit Disability and Credit Life Insurance are underwritten by CMFG Life Insurance Company.

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