

Credit Disability Insurance

The Facts on Protecting Your Loan

What is MEMBER'S CHOICE®

Credit Disability Insurance?

It's a way to help protect your loan. There's no way anyone can predict a total disability due to injury or an illness, but you can take steps along the way to make sure your family is provided for if the unexpected were to happen to you. Credit Disability Insurance may help make your loan payment when you and your family need it most.

How does it work?

The premium may be included with your monthly loan payment. If you have a balance on your loan at the time of a total disability, Credit Disability Insurance may help cover your loan payment. By taking a few simple steps while signing your loan paperwork, you're taking responsibility for your family's financial future.

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 premium has been paid. Coverage is immediate for eligible borrowers.

Why is it valuable?

Some disability insurance pays only a fraction of your salary, and that's if you qualify. Credit Disability Insurance may help make your loan payments while you're totally disabled due to a covered illness or injury. That means you and your family can use your savings for other important things.

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

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