

Joint Credit Disability Insurance

The Facts on Protecting Your Loan

What is MEMBER'S CHOICE® joint

Credit Disability Insurance?

It's a way to help protect your loan in a dual income household. Many families live paycheck to paycheck. What if a disability due to injury or illness were to get in the way? Joint Credit Disability Insurance is a way to prepare for the unexpected. It may help pay your loan, so you or your loved one can focus on getting better.

How does it work k?

The premium may be included with your monthly loan payment. If there is a balance on your loan and either borrower becomes totally disabled due to a covered illness or injury, Joint Credit Disability Insurance may help cover your loan payment. By taking a few simple steps while signing your loan paperwork, you and your co-borrower are helping take responsibility for your family's financial future. You can cancel coverage at any time if you change your mind. If coverage is cancelled 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?

You won't have to rely on just one income to make loan payments—Joint Credit Disability Insurance may help to pay your loan payments while you're totally disabled due to a covered injury or illness. Some disability insurance only pays a fraction of your salary, and that's if you qualify. This insurance may help close the gap. It may help you and your co-borrower use savings for more important things while you're unable to work.

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

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OMS#: IM4202