

# Credit Life Insurance

## The Facts on Protecting Your Loan

### What IS MEMBER'S CHOICE®

#### CREDIT LIFE INSURANCE?

It's a way to help protect your loan. There's no way your family can predict your unexpected death, but you can take steps along the way to make sure your family is provided for if the unexpected occurs. Credit Life Insurance may help to make your loan payment to make life easier for your loved ones.

#### 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 your death, Credit Life 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?

Your family may not have to make loan payments — Credit Life Insurance may help pay off the loan. That means your family can use savings, salary or other life insurance for other important things.

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

*CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Your purchase of MEMBER'S CHOICE® Credit Life Insurance, underwritten by CMFG Life Insurance Company is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative, or refer to the Group Policy for a full explanation of the terms.*

CDCL-1113-9C25 © 2014 CUNA Mutual Group, All Rights Reserved.  
OMS#: IM2204