Offered by:

Our program as of:

The table below is intended to provide a general description of the optional protection program for consumer loans.

Protection for Consumer Loans	Life	Disability	Involuntary Unemployment
Type of Cancellation			
Maximum Benefits			
Waiting Periods*	N/A		
Specified Period Limitation**			

Please refer to the Contract for complete terms and conditions of the program as additional eligibility requirements, conditions, and exclusions apply.

- * With Retro plans, after satisfying the waiting period, benefits begin from the first day of loss. With Non-Retro plans, benefits begin after the waiting period has been satisfied. Refer to the Contract for complete details.
- ** Under the Contract terms, there are specific limitations for events that occur within a specified period immediately following the Effective Date of Protection for a loan or advance. Refer to the Contract for complete details.



Your purchase of Debt Protection is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan.

*Please contact your loan representative or refer to the Member Agreement for a full explanation of the terms of Debt Protection. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid.

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OUR Payment Protection

To help protect your family, erase your debt.





Protect your family against the unexpected.

Life can be wonderful. But it can also get complicated when unexpected things happen. Protecting your loan payments against death, disability, or involuntary unemployment could help protect your finances. Purchasing protection is voluntary and won't affect your loan approval. It's simple to apply. Ask your loan officer about eligibility, conditions, or exclusions.*

This protection could cancel your loan balance or payments up to the contract maximums. Protect your loan payments today so you can worry a little less about tomorrow.

			Involuntary
IN THE EVENT OF	Death	Disability	Unemployment
WHAT HAPPENS	 Protected borrower passes away. 	 A covered disability occurs due to injury or illness. 	• A covered job loss occurs.
IT CANCELS THIS up to the contract maximums	• Your payments or loan balance.	• Your loan payments.	• Your loan payments.
YOU MAY BE Eligible if you	• Have an eligible loan.	 Are a permanent employee who is actively working.* 	 Are a permanent employee who is actively working.* Are honorably discharged.

Ask your loan officer to protect what matters most to you.

*Refer to the member agreement for a full explanation of terms and conditions.