

# Debt Protection

Your safeguard against the unexpected.



## Value of Debt Protection



### It's easy

Simple to apply for.



### It's budget-friendly

Comfortably fits into your monthly payment.



### It's voluntary

Adding it to your loan is voluntary and won't affect your loan approval.



### It puts you at ease

Rest easy, knowing you could be taken care of in so many problem situations.

Your family means everything to you. And if the unexpected happens, you don't want an emotionally trying situation to be compounded by financial worry. That's why there's Debt Protection, which may cancel an existing loan balance or payments if the unexpected were to happen.

When Debt Protection may cancel your loan balance or payments:	Involuntary Unemployment	Disability	Death <sup>2</sup>
<b>What Happens:</b>	A covered job loss occurs	A covered disability occurs due to injury or illness	Protected borrower passes away
<b>It Cancels:</b>	Your loan payments <sup>3</sup>		Your loan balance or payments <sup>3</sup>
<b>Eligibility:</b>	Are a permanent employee who is actively working*		Have an eligible loan

## Why members are choosing Debt Protection.

### Involuntary Unemployment:

"When getting laid off, it was a Godsend to have my car payment covered and not have to worry about it. Very grateful!"<sup>1</sup>

—Credit Union Member

### Disability & Involuntary Unemployment:

"It was a life saver! With my injury and then COVID with unemployment, we for sure would have depleted our savings."<sup>1</sup>

—Credit Union Member

### Disability:

"The security of having debt protection really helped me. An unexpected break of the shoulder and I was out of work for 8 weeks. Knowing I didn't have to worry about my loans really helped."<sup>1</sup>

—Credit Union Member

Take an important step toward financial security. Ask us about Debt Protection today.

CUNA Mutual Group, Proprietary Data. <sup>2</sup>Contract Terms and Maximums apply. The maximum benefit will reduce to 25% of the protected loan balance once a member reaches a certain age. <sup>3</sup>One occurrence per rolling 12 months for all events. 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. Certain eligibility requirements, conditions and exclusions may apply. \*Refer to the Member Agreement for complete terms. 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.

DP-3414687.1-0121-0423 CUNA Mutual Group ©2021. All Rights Reserved.