

# Available NOW!

Your credit union believes that protecting your credit card with MEMBER'S CHOICE™ Term Life and Disability insurance is a crucial part of financial planning. You now have the opportunity to apply for coverage on your credit card as a credit union member.

## Protect Your Balance...

If you became disabled tomorrow and earned 60% of your income while on disability, what would you have to sacrifice to keep your credit card payments current? Or what if you died? Who will make the payments for you? Disability insurance can make the minimum monthly payment on your credit card if you are totally and continuously disabled. Term Life insurance will lessen the financial burden for your family by paying off the insured balance of your credit card, if you should die. Joint coverage may be available to insure a joint cardholder, who is equally responsible for payment of your credit card.

For more information on specific coverage(s) your credit union is offering, please review the enrollment form on the opposite page.

## Reasonable Cost!

The cost for these coverages is just pennies a day. The monthly premium is calculated on your outstanding credit card balance.

## Applying is Easy!

Simply complete the enrollment form (opposite), seal it and drop it in the mail today.

FOLD, TAPE AND MAIL

# CUNA MUTUAL GROUP

CUNA Mutual Insurance Society

# Credit Insurance Application/Schedule

"You" or "Your" means the member and the joint insured (if applicable).

Credit insurance is **voluntary and not required in order to obtain this loan**. You may select any insurer of your choice. You can get this insurance only if you check the "yes" box below and sign your name and write in the date. The rate you are charged for the insurance is subject to change. You will receive written notice before any increase goes into effect. You have the right to stop this insurance by notifying your credit union in writing. Your signature below means you agree that:

- If you elect insurance, you authorize the credit union to add the charges for insurance to your loan each month.

- You are eligible for Credit Disability insurance only if you are working for wages or profit for 25 hours a week or more on the date you initially apply for the insurance. If you are off work because of temporary layoff, strike or vacation, but soon to resume, you will be considered at work. Are you working for wages or profits 25 hours a week or more?  Yes  No
- You are eligible for insurance up to the Maximum Age for Insurance. Insurance will stop when you reach that age.

**NOTE: THE LIFE AND DISABILITY INSURANCE CONTAINS CERTAIN BENEFIT EXCLUSIONS, INCLUDING A PRE-EXISTING CONDITION EXCLUSION. PLEASE REFER TO YOUR CERTIFICATE FOR DETAILS.**

YOU ELECT THE FOLLOWING INSURANCE COVERAGES(S)		YES	NO	COST PER \$100 OF YOUR MONTHLY LOAN BALANCE	COVERED MEMBER (please print)
SINGLE CREDIT DISABILITY				\$ .22	
SINGLE CREDIT LIFE				\$ .073	
JOINT CREDIT LIFE				\$ .115	

If you are totally disabled for more than 14 days, then the disability benefit will begin with the 1st day of disability.

GROUP POLICY NUMBER

021-1281-5

ACCOUNT NUMBER

**INSURANCE MAXIMUMS**  
 MAX. MONTHLY TOTAL DISABILITY BENEFIT \$ 600 N/A  
 MAX. INSURABLE BALANCE PER LOAN ACCT \$30,000 \$25,000  
 MAXIMUM AGE FOR INSURANCE 66 71

SECONDARY BENEFICIARY (if you desire to name one)

MEMBER'S DATE OF BIRTH

JOINT INSURED'S DATE OF BIRTH

<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>
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SIGNATURE OF MEMBER (Be sure to check one of the boxes above)  
 APP.825-0195M

DATE

SIGNATURE OF JOINT INSURED (CO-BORROWER)  
 (Only required if JOINT CREDIT LIFE coverage is selected)

DATE

STD