DEBT PROTECTION

To help protect your family, erase your debt.

Life can be wonderful. But it can also get complicated when unexpected things happen. Protecting your loan balance or loan payments against death, disability, or involuntary unemployment could help protect your finances.

This protection could cancel your loan balance or payments up to the contract maximums.

**Life Plus** adds protection for life events such as accidental dismemberment, terminal illness, hospitalization, family medical leave, and the loss of life of a non-protected dependent. Protect your loan balance or loan payments today so your family can worry a little bit less about tomorrow.

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.*

Your purchase of Debt Protection with Life Plus 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 Member Agreement for a full explanation of the terms of Debt Protection with Life Plus. 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.

**IN THE EVENT OF...**

<table>
<thead>
<tr>
<th>DEATH</th>
<th>DISABILITY</th>
<th>INVOLUNTARY UNEMPLOYMENT</th>
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</thead>
<tbody>
<tr>
<td>WHAT HAPPENS...</td>
<td>Protected borrower passes away.</td>
<td>A covered disability occurs due to injury or illness.</td>
</tr>
<tr>
<td>IT CANCELS THIS... up to the contract maximums</td>
<td>Your payments or loan balance.</td>
<td>Your loan payments.</td>
</tr>
<tr>
<td>YOU MAY BE ELIGIBLE IF YOU...</td>
<td>Have an eligible loan.</td>
<td>Are a permanent employee who is actively working.*</td>
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</tbody>
</table>

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

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

Protect your family against the unexpected.

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