

**CREDIT DISABILITY  
INSURANCE**



**SECURITY**





We had just gotten married and we had a little boy. So we were definitely living payday to payday. Then one weekend my husband had an accident. Some of his ribs were broken and he couldn't work. He was out of work for almost three months.

My husband made weekly child support payments from a previous marriage. He never missed those payments. And he never would. Being out of work would have made it tougher to cover all our other bills. Thankfully, we remembered we purchased disability insurance on our loan.

By having that insurance (Credit Disability Insurance) it allowed us to keep current on our loan and also pay our child support. It could've been a lot worse if we didn't plan ahead. It was really a lifesaver for us. I was so grateful we had it.



*-Susie R. on MEMBER'S CHOICE® Joint Credit Disability Insurance*



# THREE STEPS TO GREATER SECURITY

## 1 WHAT IS MEMBER'S CHOICE CREDIT DISABILITY INSURANCE?

It's a way to help cover you and your family. There's no way anyone can prepare for a total disability due to injury or a medical-related illness, but you can take steps along the way to make sure your family is provided for if the unforeseen were to happen. MEMBER'S CHOICE Credit Disability Insurance helps pay your loan when you and your family need it most.

## 2 HOW DOES IT WORK?

The premium is included in your monthly loan payment. If you have a balance on your loan at the time of a total disability, MEMBER'S CHOICE Credit Disability Insurance can help. By taking a few simple steps while signing your loan paperwork, you're helping take responsibility for your family's financial future. Your loan officer can show you how. You won't receive extra bills or statements; everything is included in your monthly payment.

You can cancel within the first 30 days for a full refund. Or any time after that if you change your mind. If at any point you have questions, or if you need to file a claim, simply contact your credit union. Once you complete the loan documents, coverage begins for eligible borrowers.

## 3 WHY IS IT VALUABLE?

You and your family won't have to make loan payments – MEMBER'S CHOICE Credit Disability Insurance will help pay your loan while you're totally disabled.\* Regular disability insurance only covers a fraction of your salary and that's if you qualify. This helps close the gap. It's a safety net for your family so they don't have to use savings while you're totally disabled or medically ill.

\*For terms of your contract agreement; up to your policy maximum.

**ENROLL TODAY**

# JUST THE FACTS

Financial strain of disability is the leading cause of bankruptcies and mortgage foreclosures.

*Health Insurance Underwriter, May 2008*

Social Security disability hearing wait times average over 500 days and it is increasing.

*USA Today, 'High earners can still struggle,' usatoday.com, July 2007*

## NUMBER OF DAYS IT TAKES TO PROCESS A SOCIAL SECURITY DISABILITY HEARING HAS GROWN OVER THE YEARS



*Social Security Administration's Fiscal Year 2008 Agency Report*

Offered by:

Credit Disability Insurance	
Maximum amount of insurance:	
Eligibility age maximum:	
Insurance termination age:	
Monthly benefit maximum:	
Maximum term of insurance:	
Benefit duration maximum:	
Plan type:	
Plan as of:	

Be sure to read the Credit Insurance Application and Certificate of Insurance which will explain the exact terms, conditions, and exclusions of the policy.

Only a licensed insurance agent may provide consultation on your insurance needs. This is a voluntary insurance product. Your financing outcome is not based on your selection of this product. Claims may be filed electronically via Claims Online at [www.cunamutual.com](http://www.cunamutual.com) or by completing a Disability Claim Notice available at your credit union.

MEMBER'S CHOICE Credit Life Insurance is underwritten by CUNA Mutual Insurance Society.

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