

# Member Protection Program

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:	Disability	Death <sup>1</sup>
<b>What Happens:</b>	A covered disability occurs due to injury or illness	Protected borrower passes away
<b>It Cancels:</b>	Your loan payments <sup>2</sup>	Your loan balance <sup>2</sup>
<b>Eligibility:</b>	Are a permanent employee who is actively working*	Have an eligible loan

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

<sup>1</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>2</sup>One occurrence per rolling 12 months for all events.



# Member Protection Program

## Benefit Package Options

### Option 1

Rate/single: **\$0.176 per \$100**

Rate/joint: **\$0.305 per \$100**

#### LIFE PLUS

- Balance Cancellation<sup>1</sup>
- Payment Cancellation<sup>2</sup>
- Accident & Sickness
- Graded Benefits at Age 75<sup>1</sup>

#### DISABILITY

- Payment Cancellation
- Accident & Sickness
- 14-day Waiting Period (14R)

### Option 2

Rate/single: **\$0.075 per \$100**

Rate/joint: **\$0.136 per \$100**

#### LIFE PLUS

- Balance Cancellation<sup>1</sup>
- Payment Cancellation<sup>2</sup>
- Accident & Sickness
- Graded Benefits at Age 75<sup>1</sup>

## Benefit Qualifications

### DISABILITY:

To qualify, you must be under the care of a physician and unable to do the duties of your usual occupation. You cannot be working while earning wages equal to or exceeding 80% of your previous wage. A reoccurring Disability within one year after returning to work will be treated as the same Disability.

## Key Benefits

- Add protection to your loan any time
- Supplements existing insurance (if any)
- May cancel loan balance or loan payments
- Could help maintain your lifestyle
- Could help protect your assets
- Simplified online claims process

## Benefit Maximums

### LIFE PLUS:

- Before the end of the month during which you reach age 75: 100% of the protected balance up to a maximum of \$100,000.<sup>1</sup>
- After the end of the month during which you reach age 75: 25% of the protected balance up to a maximum of \$25,000.
- Protected payment for 3 months up to a maximum of \$3,000.<sup>2</sup>

**DISABILITY:** Protected payment for 12 months up to \$12,000.

## What is a 14 day Waiting Period?

If the protected event continues more than 14 days, benefits are retroactive to the first day of the protected event.

## Non-Protected Events

[Refer to Member Agreement for list of Non-Protected Events](#)

<sup>1</sup> Applies to Death, Terminal Illness and Accidental Dismemberment

<sup>2</sup> Applies to Hospitalization, Family Medical Leave and Loss of Life of a Non-Protected Dependent

Your purchase of Member Protection Program 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 Representative, or refer to the Member Agreement for a full explanation of the terms of Member Protection Program. 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.