

DEBT PROTECTION

Here are 4 things you're not expecting.



1 in 8
of today's **20 year olds** will die before reaching age **67**.¹



1 in 4
of today's **20 year olds** will become **disabled** before reaching age **67**.¹



1 in 3
unemployed Americans were **jobless** in **2014** for **27 weeks or longer**.²



1 in 3
Americans have **collections** in their **credit report**.³

When bad things happen to good people, this product is designed to give you one less thing to worry about.

This product may cancel your protected loan balance or payments, up to the contract maximums, in the event of loss of life, disability, or involuntary unemployment. The protection is voluntary. You can purchase protection for your loan at any time, and it won't affect your loan approval. Certain eligibility requirements, conditions and exclusions may apply.

IN THE EVENT OF...



Death



Disability



Involuntary Unemployment

WHAT HAPPENS...

- Protected borrower passes away.

- A covered disability occurs due to injury or illness.

- A covered job loss occurs.

IT CANCELS THIS... up to the contract maximums

- Your payments or loan balance.

- Your loan payments.

- Your loan payments.

YOU MAY BE ELIGIBLE IF YOU...

- Have an eligible loan.

- Are a permanent employee who is actively working.*

- Are a permanent employee who is actively working.*
- Are honorably discharged.

Ask your loan officer about the different packages that are available to you.

¹ Social Security Administration, Fact Sheet, April 2014

² U.S. Bureau of Labor Statistics, Spotlight on Statistics, March 2015

³ CNN Money, August 7, 2014

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

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. Please contact your loan representative or refer to the Member Agreement for a full explanation of the terms of Debt Protection. You may cancel the protection at any time. If you cancel protection with 30 days, you will receive a full refund of any fee paid.

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