

**CREDIT DISABILITY AND
CREDIT LIFE INSURANCE**



SECURITY

MEMBER'S CHOICE[®]

“

It was dollars a month, so we went ahead and did it, and thank God we did.

When my husband died, I was only 50 years old and found myself in a place where I never expected to be. When someone signs up for something like this (Credit Life Insurance) it's in case something catastrophic happens. Having this coverage made dealing with my situation so much easier.

They said "Let us take care of it". All I had to do was send in a death certificate and the claim pretty much took care of itself. That was nice. I've had to handle so many things by myself and here was something I didn't have to do back flips to get accomplished. It was just... well, really great.

It helped me a lot. I wouldn't have been destitute if I would've had to make that loan payment, but boy, it was one thing I didn't have to worry about.

”

-Kim K. on MEMBER'S CHOICE® Credit Life Insurance



THREE STEPS TO GREATER SECURITY

1 WHAT IS MEMBER'S CHOICE CREDIT DISABILITY AND CREDIT LIFE INSURANCE?

It's a way to help cover you and your family. There's no way anyone can prepare for an injury, medical-related illness or an unexpected death, 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 and Credit Life Insurance helps pay your loan so you or your loved ones don't have to.

2 HOW DOES IT WORK?

The premium is included in your monthly payment. If you have a balance on your loan and are totally disabled due to injury, become ill, or in the event of an unexpected death, MEMBER'S CHOICE Credit Disability and Credit Life 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 your family needs 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?

MEMBER'S CHOICE Credit Disability and Credit Life Insurance works in two different ways. You and your family won't have to make loan payments if you're totally disabled due to an injury or medically ill. It will help pay your loan until you're fully recovered, or in the event of an unexpected death, it will pay off the loan.* Savings, salary, or payoffs from other life insurance may be protected, giving your family financial freedom when they need it most.

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

ENROLL TODAY

JUST THE FACTS

71% of American employees live from paycheck to paycheck.
American Payroll Association, Getting Paid in America Survey, 2008

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, Jul. 2007

EXPENSE ALLOCATION *WITHOUT* CREDIT LIFE INSURANCE

Life insurance coverage \$146,300¹

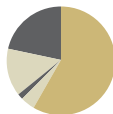
Other mortgage including home equity \$31,400²

New car loan \$16,100²

Credit card balance \$2,000²

Funeral costs \$6,000³

REMAINING FOR FAMILY \$90,800⁴

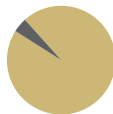


EXPENSE ALLOCATION *WITH* CREDIT LIFE INSURANCE

Life insurance coverage \$146,300¹

Funeral costs \$6,000³

REMAINING FOR FAMILY \$140,300⁴



¹Mean amount of life insurance coverage, *Trends in Life Insurance Ownership, LIMRA, 2005 (2004 data)*

²CUNA & Affiliates Operating Ratios and Spreads, 2006 (average size of outstanding loans)

³National Funeral Directors Association, www.nfda.org, December 2006

⁴Plug: Numbers in pie charts are for example purposes only

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 or by completing a Disability Claim Notice available at your credit union.

MEMBER'S CHOICE Credit Disability and Credit Life Insurance are underwritten by CUNA Mutual Insurance Society.

OMS#: IM3202 | MARKETING#:10001244-1109