



Debt Protection with Life Plus

Your safeguard against
the unexpected.



Value of Debt Protection



It's easy

Simple to apply.



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.

Debt Protection

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 cancels all or part of your loan, up to the contract maximums, in case of:

- **Involuntary unemployment**
- **Disability**
- **Death**

Life Plus

For additional protections, Life Plus can extend your Debt Protection to address a wide range of circumstances, giving you the reassurance of knowing you've taken steps to help secure your finances.

- **Accidental dismemberment**
- **Terminal illness**
- **Hospitalization or family medical leave**
- **Death of a non-protected dependent**

Why members are choosing Debt Protection

Disabled and involuntary unemployment:

"We had a lot of medical bills to pay after my husband's open heart surgery. This benefit was so important to us and helped us pay doctor bills and other household bills while he was out of work."¹

— Bobby, December 2023

Involuntary unemployment:

"This program lets me use what little income we have right now to buy groceries and other important things we need."¹

— Edward, November 2023

Disability:

"I had a heart attack and three days later I had a quadruple bypass. Without [Debt Protection], I could have lost my car, my loan would not have been paid, and then I would have had bad credit."¹








— Phyllis, August 2023



Debt Protection with Life Plus

Your safeguard against the unexpected.

Life Plus adds protection for financially stressful life events. This protection could cancel or reduce your loan balance or loan payments up to the contract maximums.

When Debt Protection may cancel your loan balance or payments:	Involuntary Unemployment 	Disability 	Hospitalization 	Family Medical Leave 	Terminal Illness ² 	Accidental Dismemberment ² 	Death ² 	
What Happens:	A covered job loss occurs	A covered disability occurs due to injury or illness	Admitted to a hospital for at least 48 consecutive hours	Unpaid leave of absence for at least 14 consecutive days to care for a family member	Certified diagnosis of terminal illness with less than 12 months to live	Loss of sight, foot, or hand within 90 days of injury which caused it	Protected borrower passes away	Non-protected dependent passes away
It Cancels:	Your loan payments ³		Your loan payments ³		Your loan balance		Your loan balance or payments ³	
Eligibility:	Are a permanent employee who is actively working ⁴		Have an eligible loan					

Take a step toward financial security. Ask us about Debt Protection with Life Plus today.

¹TruStage, Proprietary Data. ²Contract Terms and Maximums apply. The maximum benefit will reduce to 25% of the protected loan balance once a member reaches a certain age. ³One occurrence per rolling 12 months for all events. ⁴Refer to the Member Agreement for complete terms. Contract maximums apply. See Member Agreement for specific cancellation terms. 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 contract for a full explanation of the terms. You will receive the contract before you are required to pay for 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.