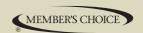
CREDIT LIFE INSURANCE





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



THREE STEPS TO GREATER SECURITY

WHAT IS MEMBER'S CHOICE CREDIT LIFE INSURANCE?

It's a way to help cover your family. There's no way your family can prepare for an unexpected death, but you can take steps along the way to make sure your family is provided for if the unexpected occurs. MEMBER'S CHOICE Credit Life Insurance helps pay your loan, so your loved ones don't have to.*

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 your passing, MEMBER'S CHOICE 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.

WHY IS IT VALUABLE?

Your family won't have to make loan payments – MEMBER'S CHOICE Credit Life Insurance will pay off the loan, and your family may not have to make payments from savings, salary or from other life insurance.*

Your life insurance may be used for your family's other expenses.

*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

EXPENSE ALLOCATION WITHOUT CREDIT LIFE INSURANCE

Life insurance coverage \$146,3001

Other mortgage including home equity \$31,400°
New car loan \$16,100°
Credit card balance \$2,000°
Funeral costs \$6,000°

REMAINING FOR FAMILY \$90,800°



EXPENSE ALLOCATION WITH CREDIT LIFE INSURANCE

Life insurance coverage \$146,3001

Funeral costs \$6,000³
REMAINING FOR FAMILY \$140,300



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

*CUINA & Affilhiates Operating Ratios and Spreads, 2006 (average size of outstanding loans)

*National Funeral Directors Association, www.nifa.org, December 2006

*Plua: Numbers in pie charts are for example purposes only

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 $^{\star}\text{Up}$ to the policy maximum and in the event of a covered death subject to terms included in the policy.

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 Life Insurance is underwritten by CUNA Mutual Insurance Society.

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