

Credit Life and Disability Insurance Disclosure

Credit Life & Disability Protection is available from CUNA Mutual Group in providing loan protection coverage, (dependent on the type of coverage chosen by the credit union member) to assist in making payments when specific requirements have been met to file an insurance claim.

*Premium Rates are as follows:

Single Credit Disability	\$1.23 per \$1000
Joint Credit Disability	\$2.03 per \$1000
Single Credit Life	\$0.55 per \$1000
Joint Credit Life	\$0.91 per \$1000

Insurance Maximums	<u>Disability</u>	<u>Life</u>
Max monthly total benefit	\$1000.00	N/A
Max Insurable Balance: (per loan account)	\$70,000.00	\$70,000.00
Age eligibility	66	70

*Rate Specified x Monthly Outstanding Balance on the Premium Charge Date per \$1000.