

**MEMBER'S DISCLOSURE NOTICE
FOR CREDIT LIFE AND/OR CREDIT DISABILITY INSURANCE**

MEMBER'S CHOICE® Credit Disability and Credit Life Insurance is underwritten by CUNA Mutual Insurance Society. Credit Disability Insurance pays your monthly loan payment up to the policy maximum should you become totally disabled. Credit Life Insurance reduces or pays off your loan balance if you die. A lump sum payment is paid to the credit union reflecting your outstanding loan balance upon the receipt of proof of your death, up to the policy limits.

See the Application and Certificate of Insurance for Terms and Costs of Coverage

Be sure to read the Credit Insurance Application and Certificate which will explain the exact terms, conditions and exclusions of the policy, the coverage amount and cost of the insurance. Credit Insurance premiums are usually added to your loan. A refund of any unearned premium is paid if coverage ends, e.g., if you prepay the loan or cancel your coverage.

Eligibility Requirements

- You must be under the maximum age for insurance stated on your Credit Insurance Application and Certificate to be eligible for Credit Insurance.
- You must be working for wages or profit for 25 hours a week or more.
- If you are a homemaker, retiree or a student you are eligible for Credit Insurance if you are performing the usual duties of a homemaker, retiree or student and you are not receiving disability benefits from another source.
- If you apply for insurance more than 30 days after your initial loan date, you will need to answer some health questions to determine your insurability.

Exclusions

- The Credit Life Insurance excludes coverage for claims due to suicide within six months after the effective date of coverage.
- The Credit Disability Insurance excludes coverage for claims due to a normal pregnancy or due to pre-existing conditions six months after the original effective date of coverage resulting anytime during the six months preceding the effective date of insurance.

Effective Date of Insurance Coverage

Your Credit Insurance coverage becomes effective on the same date that you complete the Credit Insurance Application and sign your name acknowledging you are eligible for the insurance.

How to File a Claim

Claims may be filed electronically via Claims Online at www.cunamutual.com or by completing a Disability Claim Notice available at your credit union and mailing or faxing it to:

CUNA Mutual Group
Attn: Credit Insurance Claims Department
P.O. Box 1621
Madison, WI 53791-8927
Fax: 1-608-218-1998

Received by:

Signature of Borrower #1

Date

Signature of Borrower #2

Date

**MEMBER'S DISCLOSURE NOTICE
FOR CREDIT LIFE AND/OR CREDIT DISABILITY INSURANCE**

MEMBER'S CHOICE® Credit Disability and Credit Life Insurance is underwritten by CUNA Mutual Insurance Society. Credit Disability Insurance pays your monthly loan payment up to the policy maximum should you become totally disabled. Credit Life Insurance reduces or pays off your loan balance if you die. A lump sum payment is paid to the credit union reflecting your outstanding loan balance upon the receipt of proof of your death, up to the policy limits.

See the Application and Certificate of Insurance for Terms and Costs of Coverage

Be sure to read the Credit Insurance Application and Certificate which will explain the exact terms, conditions and exclusions of the policy, the coverage amount and cost of the insurance. Credit Insurance premiums are usually added to your loan. A refund of any unearned premium is paid if coverage ends, e.g., if you prepay the loan or cancel your coverage.

Eligibility Requirements

- You must be under the maximum age for insurance stated on your Credit Insurance Application and Certificate to be eligible for Credit Insurance.
- You must be working for wages or profit for 25 hours a week or more.
- If you are a homemaker, retiree or a student you are eligible for Credit Insurance if you are performing the usual duties of a homemaker, retiree or student and you are not receiving disability benefits from another source.
- If you apply for insurance more than 30 days after your initial loan date, you will need to answer some health questions to determine your insurability.

Exclusions

- The Credit Life Insurance excludes coverage for claims due to suicide within six months after the effective date of coverage.
- The Credit Disability Insurance excludes coverage for claims due to a normal pregnancy or due to pre-existing conditions six months after the original effective date of coverage resulting anytime during the six months preceding the effective date of insurance.

Effective Date of Insurance Coverage

Your Credit Insurance coverage becomes effective on the same date that you complete the Credit Insurance Application and sign your name acknowledging you are eligible for the insurance.

How to File a Claim

Claims may be filed electronically via Claims Online at www.cunamutual.com or by completing a Disability Claim Notice available at your credit union and mailing or faxing it to:

CUNA Mutual Group
Attn: Credit Insurance Claims Department
P.O. Box 1621
Madison, WI 53791-8927
Fax: 1-608-218-1998

Received by:

Signature of Borrower #1

Date

Signature of Borrower #2

Date