



Learn more at www.MEMBERS1st.com, or by calling any branch office.

Debt Protection Options

PLAN 1

Includes coverage for:

- Death* - cancels the remaining loan balance as of date of death, diagnosis or dismemberment (up to \$75,000)
- Disability - cancels up to 12 payments per occurrence (aggregate max. of \$15,000, up to \$1,000 per month)
- Involuntary Unemployment - cancels up to 3 payments per occurrence (Aggregate max. \$15,000, up to \$1,000 per month)

PLAN 2

Includes coverage for:

- Death* - cancels the remaining loan balance as of date of death, diagnosis or dismemberment (up to \$75,000)
- Disability - cancels up to 12 payments per occurrence (aggregate max. of \$15,000, up to \$1,000 per month)

PLAN 3

Includes coverage for:

- Death* - cancels the remaining loan balance as of date of death, diagnosis or dismemberment (up to \$75,000)

ALL PLANS INCLUDE*

- **Coverage for Terminal Condition or Accidental Dismemberment:** cancels the remaining loan balance as of diagnosis or dismemberment (up to \$75,000)
- **Coverage for Family Leave or a Hospital Stay:** cancels up to three payments per occurrence (aggregate max. of \$3,000, up to \$1,000 per month)

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(800) 245-6199

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Learn more at www.MEMBERS1st.com, or by calling any branch office.

- Available for consumer loans, home equity loans & credit cards.
- Plan pays benefits monthly rather than daily, as with most other plans.
- Eligibility requirements and conditions must be met to receive coverage & benefits.
- Can be added to an existing MEMBERS1st loan up to 6 months after loan disbursement. After 6 months, adding coverage requires writing a new loan, potentially with new terms.

To secure benefits, call a Loan Expert at 800-245-6199 option 1.

Debt Protection Disclosures

This product is optional

Your purchase of debt protection is optional. Whether or not you purchase this product will not affect your application for credit or the terms of any existing credit agreement you have with us.

Additional disclosures

We will give you additional information before you are required to pay for debt protection. This information will include a copy of the contract containing the terms and conditions of debt protection.

Eligibility requirements, conditions and exclusions

There are eligibility requirements, conditions, and exclusions that could prevent you from receiving debt protection benefits. You should carefully read your debt protection contract for a full explanation of the terms and conditions of the debt protection program.

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