

## 60-Day Open Enrollment

01/01/15 through 03/02/15

Plattsburgh City School Dist  
FCU

031-1217-3



Covering your loans with  
**MEMBER'S CHOICE<sup>®</sup>**  
Credit Life Insurance can  
help your family keep its  
standard of living if your  
income is reduced or  
eliminated due to your  
unexpected death.

5910 Mineral Point Road • Madison, WI 53705  
800.356.2644 • [www.cunamutual.com](http://www.cunamutual.com)

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Your purchase of MEMBER'S CHOICE<sup>®</sup> Credit Life Insurance, underwritten by CMFG Life Insurance Company 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 Group Policy for a full explanation of the terms.

### Coverage that Pays

An unexpected death can affect your household's income level and change your family's standard of living in an instant, making household financial commitments difficult to meet. Struggling to make loan payments on a lost income is another heavy burden your family shouldn't have to bear. When you choose to cover your loans with MEMBER'S CHOICE<sup>®</sup> Credit Life Insurance, you're planning for your family's financial future.\*

With help from payment protection like MEMBER'S CHOICE<sup>®</sup> Credit Life Insurance, if you pass away and your claim is payable, your eligible loan balance is reduced or paid off.

MEMBER'S CHOICE<sup>®</sup> Credit Life Insurance helps conserve your family's savings and allows them to use other insurance funds to help meet day to day living expenses, preserving the standard of living you worked so hard to achieve.

### Cover Existing Loans during Open Enrollment

During this open enrollment period, if you're an eligible member, you can elect to cover your existing loan with Credit Life Insurance without having to answer additional health questions. Coverage is immediate for eligible members.

#### Credit Life Coverage

Maximum amount of insurance	\$30,000
Eligibility age maximum	70
Insurance termination age	70
Working requirement (hrs/week)	N/A

\*Check with your loan officer for more details on MEMBER'S CHOICE<sup>®</sup> Credit Life Insurance, including exclusions, limitations, and maximum benefits. Ask for an enrollment form and Certificate of Insurance.

Be sure to read the Credit Insurance Application and Certificate of Insurance which will explain the exact terms, conditions, and exclusions of the policy. This is a voluntary insurance product. Your financing outcome is not based on your selection of this product.

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