

Credit Life and Disability Insurance



Credit Life and Disability Insurance is designed to help families manage financial obligations in the events of illness, disability, or death. We offer this insurance on many of our loan products. When you choose this coverage, this competitively-priced insurance is added to your monthly payment. Knowing you're protected may help provide increased confidence in your family's financial future.

Please be aware:

- The insurance product or annuity is not a deposit of, or guaranteed by, the depository institution or an affiliate of the depository institution.
- The insurance product or annuity is not insured by the National Credit Union Administration (NCUA) or another agency of the United States, the credit union, or (if applicable) an affiliate of the credit union.
- In the case of an insurance product or annuity that involves an investment risk, there is investment risk associated with the product, including the possible loss of value.
- An extension of credit is not conditional on the consumer's purchase of an insurance product from the credit union or any of its affiliates.

Your purchase of Credit Life and Credit Disability 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 for a full explanation of the terms.

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