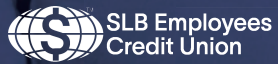


Debt Protection with Life Plus

Your safeguard against the unexpected.



Debt Protection with Life Plus adds protection for financially stressful life events, this protection could cancel your loan balance or loan payments up to the contract maximums.

When Debt Protection may cancel your loan balance or payments:	Hospitalization	Family Medical Leave	Terminal Illness ²	Accidental Dismemberment ²	Death ²	
What Happens:	Admitted to a hospital for at least 48 consecutive hours	Unpaid leave of absence for at least 14 consecutive days to care for a family member	Certified diagnosis of terminal illness with less than 12 months to live	Loss of sight, foot, or hand within 90 days of injury which caused it	Protected borrower passes away	Non-protected dependent passes away
It Cancels:	Your loan payments ³		Your loan balance		Your loan balance or payments ³	
Eligibility:	Have an eligible loan					

Value of Debt Protection

- It's easy**
Simple to apply for.
- It's budget-friendly**
Comfortably fits into your monthly payment.
- It's voluntary**
Adding it to your loan is voluntary and won't affect your loan approval.
- It puts you at ease**
Rest easy, knowing you could be taken care of in so many problem situations.

Take an important step toward financial security. Ask us about Debt Protection with Life Plus today.

²Contract Terms and Maximums apply. The maximum benefit will reduce to 25% of the protected loan balance once a member reaches a certain age. ³One occurrence per rolling 12 months for all events. *Refer to the Member Agreement for complete terms. Contract maximums apply. See Member Agreement for specific cancellation terms. Your purchase of Debt Protection with Life Plus 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 Member Agreement for a full explanation of the terms of Debt Protection with Life Plus. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid.