

Safeguard what matters

Life is unpredictable. There is a wide range of unexpected events that could leave you and your family scrambling to pay monthly bills. That's why it is important you take action to safeguard your family against these types of events to help ensure loan payments can be made on time. That's where **Valley Strong Credit Union** comes in.

Under our Debt Protection Program, your loan balance may be canceled or your monthly loan payments canceled without penalty or added interest. You benefit from the peace of mind knowing you and your credit rating are protected – and most importantly – that your family is protected.

Availability and plan options

Debt Protection is available for closed-end consumer loans, consumer lines of credit and credit cards. Choose from the plan options listed below:

	Available coverage			Cost	
	Death	Disability	Involuntary Unemployment	Rates per \$1,000 of monthly loan balance	
				Single	Joint
Plan 1	x	x	x	\$2.10	\$3.60
Plan 2	x	x		\$1.50	\$2.60
Plan 3	x			\$0.70	\$1.10

Definitions of coverage

If you meet eligibility requirements and conditions, Debt Protection will provide the following benefits:

Death: Helps your family get back on their feet financially with the cancellation of your loan.

- **All Plans:** Cancels the remaining loan balance as of date of death (up to \$75,000)

Disability: Cancels your loan payments for a period of time as you regain your health.

- **Plans 1 and 2:** Cancels up to 9 payments per occurrence (aggregate maximum of \$15,000, up to \$1,000 per month)

Involuntary Unemployment: Helps ensure your loan payment will be taken care of as you search for new employment.

- **Plan 1:** Cancels up to 3 payments per occurrence (aggregate maximum \$15,000, up to \$1,000 per month)

Designed with you in mind

More than ever, we all worry about things that might happen tomorrow. Debt Protection provides an important sense of financial security – knowing your loan will not become a burden to you in times of hardship.

Cancel at any time

You may cancel Debt Protection at any time. If you do so within the first 30 days, we will refund any fees already paid.

Want to learn more?

Learn more about our Debt Protection Program by visiting us online at valleystrong.com/insurance or calling (661) 833-7900 / (800) 221-3311

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.