



# MSUFCU Debt Protection<sup>SM</sup>



## Is life insurance enough?

It's hard to think about the death of a loved one, but emotional hardship can be compounded by financial loss.

Electing optional MSUFCU Debt Protection could help provide your family financial assistance during a time when it's needed most.

## Contact us today!

Whether taking out a loan to make home improvements, buy a vehicle, or for anything else, make sure to plan for the unexpected. Questions? We're here to help.

Your purchase of Debt Protection 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. 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. Specific features, rates, and fees of Credit Union services are subject to change without notice. DP-3306992.1-1020-1122

## Protect Your Family from the Unexpected

Protecting your loan payments against death, disability, or involuntary unemployment could help safeguard your finances. MSUFCU Debt Protection could cancel your loan balance or payments up to the contract maximums. Protect your loans today.

### In the event of:

#### Death

- **What happens:** You, as the protected borrower, pass away
- **Debt Protection cancels:** Your loan balance
- **You may be eligible if:** You have an eligible loan

#### Disability

- **What happens:** A covered disability occurs due to injury or illness
- **Debt Protection cancels:** Your loan payments
- **You may be eligible if:** You are a permanent employee who is actively working

#### Involuntary Unemployment

- **What happens:** A covered job loss occurs
- **Debt Protection cancels:** Your loan payments
- **You may be eligible if:** You are a permanent employee who is actively working when you become involuntarily unemployed

## Life Plus

Life Plus adds protection for life events such as accidental dismemberment, terminal illness, hospitalization, family medical leave, and the loss of life of a nonprotected dependent. Protect your loan balance or loan payments today, and give you and your family peace of mind.

Purchasing protection is voluntary and won't affect your loan approval. Apply today!

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