

Designed with you in mind

More than ever, we all worry about things that might happen tomorrow. Valley Communities Credit Union 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 Valley Communities Credit Union 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?

Talk to a representative today by calling your local branch to learn the details about our Valley Communities Credit Union Debt Protection program.

Kronenwetter
715-359-0050

Marshfield
715-384-2867

Mosinee
715-693-3400

Stevens Point
715-341-4543

Wausau
715-845-5010

Wisconsin Rapids
715-424-4400

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.

DEBT PROTECTION

Valley Communities Credit Union

PROTECT what matters



Life is unpredictable. There are 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 ensure loan payments can be made on time. That's where Valley Communities Credit Union Debt Protection comes in.

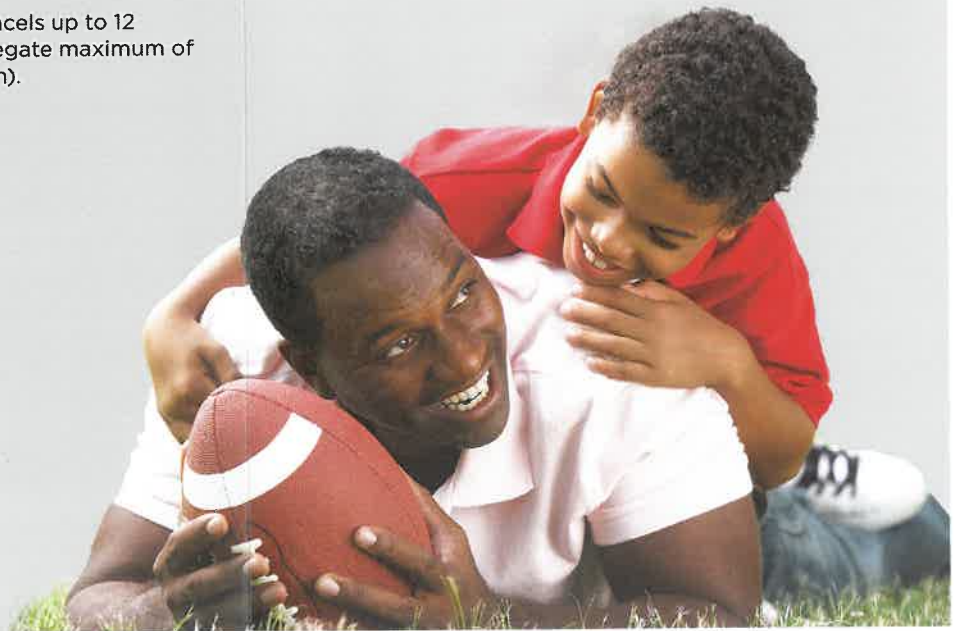
Availability and plan options

Valley Communities Credit Union Debt Protection is available for closed-end consumer loans; consumer lines of credit; and closed-end home equity loans (i.e., second mortgages). Choose from the plan options listed below:

	Available coverage			Cost	
	Death	Disability	Involuntary Unemployment	Rate per \$1,000 of monthly loan balance	
				Single	Joint
Platinum	X	X	X	\$2.66	\$4.79
Gold	X	X		\$1.92	\$3.39
Silver	X			\$0.78	\$1.25
Bronze		X		\$1.14	\$2.14

Definitions of coverage

- **Death** - Give your family time to get back on their feet financially.
 - **Platinum, Gold and Silver:** Cancels the remaining loan balance as of date of death (up to \$75,000).
- **Disability** - Help avoid bills piling up as you try to regain your health and earning capacity. Use this benefit as a supplement to any disability coverage you may have at work.
 - **Platinum, Gold and Bronze:** Cancels up to 12 payments per occurrence (aggregate maximum of \$15,000, up to \$1,000 per month).
- **Involuntary Unemployment** - Ensure your loan payment will be taken care of as you search for new employment.
 - **Platinum:** Cancels up to 3 payments per occurrence (aggregate maximum \$15,000, up to \$1,000 per month).



Under the 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.