

## What is MEMBER'S CHOICE® Credit Disability Insurance?

It's a way to help cover you and your family. There is no way anyone can predict a total disability due to injury or a medical-related illness but you can take steps along the way to make sure your family is provided for if the unforeseen were to happen. MEMBER'S CHOICE® Credit Disability Insurance helps pay your loan when you and your family need it most.

## How Does it Work?

The premium is included in your monthly loan payment. If you have a balance on your loan at the time of a total disability, MEMBER'S CHOICE® Credit Disability Insurance can help. By taking a few simple steps while signing your loan paperwork, you're helping take responsibility for your family's financial future. Your loan officer can show you how and everything is included in your monthly loan payment.

You can cancel within the first 30 days for a full refund or any time after if you change your mind. If at any point you have questions, or if you need to file a claim, simply contact your credit union. Once you complete the loan documents, coverage begins immediately for eligible borrowers.

## Why is it Valuable?

You and your family won't have to make loan payments. Instead, MEMBER'S CHOICE® Credit Disability Insurance will help pay your loan while you're totally disabled, up to the policy maximum. Regular disability insurance typically only covers a fraction of your salary and that's if you qualify. It's a safety net for your family so they don't have to deplete savings while you are totally disabled.

Call Dakotaland Federal Credit Union at 800.440.6573 to learn more and enroll today.

## Disclosure

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. Your purchase of MEMBER'S CHOICE® 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, or refer to the Policy Agreement for a full explanation of the terms.