

DEBT PROTECTION

Does your family have a safety net if the unexpected hits?



Life can be wonderful. But it can also get complicated when unexpected things happen. Protecting your loan balance or loan payments against death, disability, or involuntary unemployment could help protect your finances.

This protection could cancel your loan balance or payments up to the contract maximums.

Life Plus adds protection for life events such as accidental dismemberment, terminal illness, hospitalization, family medical leave, and the loss of life of a non-protected dependent. Protect your loan balance or loan payments today so your family can worry a little bit less about tomorrow.

Purchasing protection is voluntary and won't affect your loan approval. It's simple to apply.



IN THE EVENT OF...

WHAT HAPPENS...

IT CANCELS THIS... up to the contract maximums

YOU MAY BE ELIGIBLE IF YOU...

DEATH

- Protected borrower passes away.

- Your payments or loan balance.

- Have an eligible loan.

DISABILITY

- A covered disability occurs due to injury or illness.

- Your loan payments.

- Are a permanent employee who is actively working.*

INVOLUNTARY UNEMPLOYMENT

- A covered job loss occurs.

- Your loan payments.

- Are a permanent employee who is actively working.*

Ask your loan officer to protect what matters most to you.

*Refer to the member agreement for a full explanation of terms and conditions.



1-800-411-7590

www.dakotawestcu.com

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.

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