

Lending
Products

CREDIT INSURANCE

HELP MEMBERS PLAN FOR THE UNEXPECTED



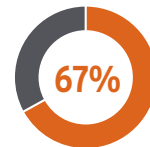
With millions of consumers living paycheck to paycheck, where does a member turn if the unexpected happens? What resources are available that may help them through a difficult financial, as well as emotional, experience?¹



More Than 1 in 4 of today's 20 year-olds will become disabled during their career²



More than one in eight of today's 20-year-olds will die before reaching retirement age²



67% of private sector workers have no long-term disability insurance²

By offering Credit Insurance from CUNA Mutual Group, your members can choose valuable coverage to help prepare for the unexpected.



Protection to Fit Your Members' Needs

Offer single or joint* coverage options for Credit Life and Credit Disability. Your credit union can also choose to offer terminal illness and accidental dismemberment coverage on Credit Life insurance (ask about availability in your state). You decide.

- Credit Life is designed to pay off or reduce the outstanding eligible loan balance for a protected life event, up to the policy maximum
- Credit Disability may make monthly insured loan payment(s) up to the policy maximum in the event of total disability due to a covered injury or illness



Support For Your Lending Program

- Helps manage your loan portfolio risk by reducing delinquency or default
- Offers another source of non-interest income to improve your bottom line

*If supported by your data processor and available in your state.



ADD MEMBER VALUE, MITIGATE YOUR RISK

CUNA Mutual Group has invested more than \$125M since 2017 to enhance our Lending Program and digital capabilities. We are working to digitally enable our products and services - including Credit Insurance - across channels to protect more members and create a cohesive, transparent lending experience.³



A MARKET LEADER:

Credit Insurance from CUNA Mutual Group provides financial protection to more than 2,900 credit unions and their members.³



EXPERT IMPLEMENTATION:

Whether switching providers or converting to Credit Insurance, the CUNA Mutual Group Implementation Team has the knowledge and skills to streamline your experience, having completed nearly 1,800 implementations in 2021.³



LENDING RESOURCE CENTER (LRC):

The LRC provides a wealth of tools to help your credit union take full advantage of the Credit Insurance program, including product information, learning and training opportunities, member marketing materials and more.



ENHANCED CLAIMS EXPERIENCE:

Your members will experience a digital-first process when filing claims, which includes expanded channel choices, fewer forms, timely status updates, and faster decisions and payments.

OUR VISION FOR A CHANGING LANDSCAPE

CUNA Mutual Group is committed to helping credit unions thrive in the new digital reality. Our lending program is focused on helping you grow your lending business and expand your membership.

For more information call your CUNA Mutual Group sales executive at 800.356.2644



CUNA MUTUAL GROUP

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¹ MarketWatch article *Millions of Americans Live Paycheck to Paycheck*, March 29, 2021, ² Social Security Administration, Fact Sheet, 2021, ³ CUNA Mutual Group, Internal Data, 2021. CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. MEMBER'S CHOICE® Credit Life and Credit Disability Insurance are underwritten by CMFG Life Insurance Company (Home Office: Waverly, IA). Base Policy Nos. CI-MP-POL, CI-SP-POL, B3a-830-0996, B3a-800-0695, B3a-800-0288, CI-MP-CE-POL; CI-MP-OE-CC-POL; CI-MP-OE-POL; B3a-800-0992. For informational or training purposes. Do not distribute. CDCL-2005940.3-1121-0224 © CUNA Mutual Group, 2022 All Rights Reserved.