

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 Best Financial Credit Union's Debt Protection comes in. 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.

CONSUMER LOANS

AVAILABLE COVERAGE				COST	
COVERAGE	Death	Disability	Involuntary Unemployment	Rate per \$1,000 of monthly loan balance	
DESCRIPTION	<ul style="list-style-type: none"> Cancels remaining loan balance as of date of death Up to \$75,000 	<ul style="list-style-type: none"> Cancels up to 6 payments per occurrence Aggregate maximum \$15,000 Up to \$1,000 per month 	<ul style="list-style-type: none"> Cancels up to 3 payments per occurrence Aggregate maximum \$15,000 Up to \$1,000 per month 	Single	Joint
Plan 1	X	X	X	\$2.91	\$5.33
Plan 2	X	X	N/A	\$1.76	\$3.14
Plan 3	X	N/A	N/A	\$0.57	\$0.90

REAL ESTATE LOANS

AVAILABLE COVERAGE				COST	
COVERAGE	Death	Disability	Involuntary Unemployment	Rate per \$1,000 of monthly loan balance	
DESCRIPTION	<ul style="list-style-type: none"> Cancels up to 12 monthly payments Up to \$1,500 per month 	<ul style="list-style-type: none"> Cancels up to 6 payments per occurrence Aggregate maximum \$18,000 Up to \$1,500 per month 	<ul style="list-style-type: none"> Cancels up to 3 payments per occurrence Aggregate maximum \$18,000 Up to \$1,500 per month 	Single	Joint
Plan 4	X	X	X	\$1.27	\$2.31
Plan 5	X	X	N/A	\$0.76	\$1.35
Plan 6	X	N/A	N/A	\$0.23	\$0.36

Best financial Credit Union's Debt Protection is available for closed-end consumer loans if the loan has a term of 120 months or less, open-end consumer credit plans, unsecured lines of credit, credit cards, and closed-end home equity lines of credit.



DEBT PROTECTION PROGRAM