



**CREDIT INSURANCE**

You can protect your financial future by signing up for **voluntary** credit insurance below. Enroll by simply indicating your preference in the "Credit Insurance Application" section below. Your credit union will be happy to explain the various insurance options and coverage. The cost is reasonable.



P.O. Box 391 • 5910 Mineral Point Road  
Madison, WI 53701-0391  
Phone: 800.356.2644

**CREDIT INSURANCE APPLICATION & SCHEDULE**

"You" or "Your" means the member and the joint insured (if applicable).

Credit insurance is **voluntary and not required in order to obtain this loan**. You may select any insurer of your choice. You can get this insurance only if you check the "yes" box below and sign your name and write in the date. The rate you are charged for the insurance is subject to change. You will receive written notice before any increase goes into effect. You have the right to stop this insurance by notifying your credit union in writing. Your signature below means you agree that:

- If you elect insurance, you authorize the credit union to add the charges for insurance to your loan each month.
- You are eligible for disability insurance only if you are working for wages or profit for 25 hours a week or more on the date of any advance. If you are not, that

particular advance will not be insured until you return to work. If you are off work because of temporary layoff, strike or vacation, but soon to resume, you will be considered at work.

- You are eligible for insurance up to the Maximum Age for Insurance. Insurance will stop when you reach that age.

**NOTE: THE LIFE AND DISABILITY INSURANCE CONTAINS CERTAIN BENEFIT EXCLUSIONS, INCLUDING A PRE-EXISTING CONDITION EXCLUSION. PLEASE REFER TO YOUR CERTIFICATE FOR DETAILS.**

**Any person who knowingly presents a false or fraudulent claim for payment of a loss or benefit, or knowingly presents false information in an application for insurance may be guilty of a crime and subject to fines and confinement in prison, depending on state law.**

YOU ELECT THE FOLLOWING INSURANCE COVERAGE(S)	YES	NO	PREMIUM SCHEDULE	COVERED MEMBER
Single Credit Disability	<input type="checkbox"/>	<input checked="" type="checkbox"/>		ELIZABETH BRENNAN
Single Credit Life	<input type="checkbox"/>	<input checked="" type="checkbox"/>		ELIZABETH BRENNAN
Joint Credit Life	<input type="checkbox"/>	<input checked="" type="checkbox"/>		ELIZABETH BRENNAN COLLEEN A BRENNAN

If you are totally disabled for more than **14** days, then the disability benefit will begin with the **1st** day of disability.

MEMBER <b>ELIZABETH BRENNAN</b>	INSURANCE MAXIMUMS	DISABILITY	LIFE
ACCOUNT NUMBER <b>147447</b>	MONTHLY TOTAL BENEFIT	<b>\$ 850.00</b>	<b>N/A</b>
SECONDARY BENEFICIARY (If you desire to name one)	INSURABLE BALANCE PER LOAN ACCOUNT	<b>\$ 50,000.00</b>	<b>\$ 50,000.00</b>
	MAXIMUM AGE FOR INSURANCE	<b>66</b>	<b>70</b>
DATE <b>11/21/2012</b>	BORROWER'S DATE OF BIRTH <b>04/24/1969</b>	DATE <b>11/21/2012</b>	CO-BORROWER'S DATE OF BIRTH <b>06/06/1960</b>
SIGNATURE OF BORROWER ELIGIBLE TO BE INSURED  <b>X</b>	SIGNATURE OF JOINT INSURED (CO-BORROWER) (Only required if JOINT CREDIT LIFE coverage is selected)  <b>X</b>		
<b>ELIZABETH BRENNAN</b>	<b>COLLEEN A BRENNAN</b>		

APP.825-0786DC