

Offered by:

Our program as of:

The table below is intended to provide a general description of the optional protection program for consumer loans.

Protection for Consumer Loans	Life	Disability	Involuntary Unemployment
Type of cancellation			
Maximum benefits			
Waiting periods <sup>1</sup>	N/A		
Specified period limitation <sup>2</sup>			

Please refer to the contract for complete terms and conditions of the program as additional eligibility requirements, conditions, and exclusions apply.

<sup>1</sup>With retro plans, after satisfying the waiting period, benefits begin from the first day of loss. With non-retro plans, benefits begin after the waiting period has been satisfied. Refer to the contract for complete details.

<sup>2</sup>Under the contract terms, there are specific limitations for events that occur within a specified period immediately following the effective date of protection for a loan or advance. Refer to the contract for complete details.

FIRST FINANCIAL

CREDIT ♦ UNION

(800) 537-8491 [www.ffc.u.org](http://www.ffc.u.org)

Debt Protection 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 contract for a full explanation of the terms.

You will receive the contract before you are required to pay for Debt Protection. 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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# MEMBER'S CHOICE™ Borrower Security Debt Protection

Your safeguard  
against the  
unexpected.





Do everything you can to take care of the ones you love.

## Debt Protection

Your family means everything to you. And if the unexpected happens, you don't want an emotionally trying situation to be compounded by financial worry. That's why there's Debt Protection, which cancels or reduces your loan balance or payments up to contract maximums in case of:

- **Involuntary unemployment** - a covered job loss occurs
- **Disability** - a covered disability occurs due to illness or injury
- **Death** - protected borrower passes away

*Terms and conditions apply.*

## Things to know about Debt Protection:



### It's easy

Simple to apply and takes effect immediately.



### It's budget-friendly

Comfortably fits into your monthly payment.



### It puts you at ease

Rest easy, knowing you're taken care of in so many problem situations.

Take a step toward financial security.  
**Ask us about Debt Protection today.**