

## Cancel any time

You may cancel Debt Protection at any time. If you cancel within the first 30 days, you will receive a refund of any fees you paid.

## A benefit for you

The Debt Protection program fits the times we live in today. More than ever, we worry about things that might happen tomorrow. Debt Protection provides an important sense of financial security, knowing your debt will not become a burden to you in times of hardship or your family in a time of loss.

Please consult with an Interra representative to discuss the Debt Protection program in detail.



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### Disclosures

#### Debt Protection is optional

Whether or not you purchase this product will not affect your application for credit or the terms of any existing credit agreement you have with us.

#### Additional disclosures

We will give you additional information before you are required to pay for Debt Protection. It will include a copy of the contract containing the terms and conditions of Debt Protection.

#### Eligibility requirements, conditions, and exclusions

There are eligibility requirements, conditions, and exclusions that could make you ineligible for Debt Protection or nullify your ability to receive Debt Protection benefits. Please assume the responsibility to carefully read your Debt Protection contract for a full explanation of the terms and conditions of the Debt Protection program.



Your deposits are insured to \$250,000 per account. By members' choice, this institution is not federally insured.

03/10

# Debt Protection



A safeguard in uncertain times



**Life is unpredictable.** You may worry about unexpected, real-life events that could leave you scrambling to pay your monthly bills. Debt Protection can help relieve financial pressure in the event of death or disability.

With Debt Protection, your loan balance or monthly loan payments will be cancelled without penalty or added interest. You benefit from peace of mind, knowing you and your credit rating are protected.

## Debt Protection

Choose from the four plans listed below:

Plan Options	Death	Disability	Rate per \$1,000 of loan balance	
			Single	Joint/Shared
<b>Consumer Loans</b>				
Plan 1	S/J		\$0.69	\$1.11
Plan 2	S/J	S/SH	\$1.31	\$1.74
<b>Home Equity Line of Credit</b>				
Plan 3	S/J		\$.086	\$1.39
Plan 4	S/J	S/SH	\$1.13	\$1.66

S = Single Protection (Borrower 1); J = Joint Protection (Borrower 1 and 2); SH = Shared Protection (Borrower 1 and 2)

## Availability

Debt Protection is available for consumer loans:

- closed-end loans with a term of 120 months or less
- open-end credit plans
- unsecured lines of credit
- credit cards
- home equity lines of credit

## Eligibility

There are eligibility requirements, conditions and exclusions that apply to this program. Please contact Interra for additional details about the Debt Protection program.

## Definition of coverage

**Death** – Help give your family added financial security. On all plans, the protection cancels the remaining loan balance as of date of death (maximum of \$75,000.)

**Disability** – Help avoid bills piling up as you try to regain your health and earning capacity. Use this benefit as a supplement to any disability coverage you may have at work (which customarily covers only 60 percent of wages).

- Plans 2 and 4 – Cancel up to six payments per occurrence.
- Consumer loans – Pays up to \$1,000/month with an aggregate maximum of \$15,000.
- Home equity lines of credit – Pays up to \$1,500/month, with an aggregate maximum of \$15,000.