
Credit Disability and Credit Life Insurance

MEMBER'S CHOICE® Credit Life and Credit Disability Insurance

There is no way anyone can predict an injury, medical-related illness or an unexpected death, but you can take steps along the way to make sure your family is protected if the unforeseen were to happen. MEMBER'S CHOICE® Credit Disability and Credit Life Insurance helps pay your loan so you and your loved ones don't have to.

How Does it Work?

The premium is included in your monthly payment. If you have a balance on your loan and are totally disabled due to injury or illness, or in the event of an unexpected death, MEMBER'S CHOICE® Credit Life and Credit Disability Insurance can help. By taking a few steps while signing your loan paperwork, you're helping take responsibility for your family's financial future. Your loan officer can show you how. You won't receive extra bills or statements because everything is included in your monthly payment.

You can cancel within the first 30 days for a full refund or at any time after that if you change your mind. If at any point you have questions, or if your family needs to file a claim, simply contact your credit union. Once you complete the loan documents, coverage begins for eligible borrowers.

Why is it Valuable?

MEMBER'S CHOICE® Credit Disability and Credit Life Insurance works in two different ways. You and your family won't have to make loan payments if you're totally disabled due to an injury or medical-related illness. It will help pay your loan until you're fully recovered. In the event of an unexpected death, it will pay off the loan. Savings, salary or payoffs from other life insurance may be protected, giving your family financial freedom when they need it most.

Visit NEAFCU or call 870-763-1111 to learn more or to enroll today.

Your purchase of MEMBER'S CHOICE® Credit Life and Credit Disability Insurance, underwritten by CMFG Life Insurance Company, 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 Group Policy for a full explanation of the terms.

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