

Designed with you in mind

More than ever, we all worry about things that might happen tomorrow. United States Senate Federal Credit Union's (USSFCU) Debt Shield™ provides an important sense of financial security – knowing your loan will not become a burden to you in times of hardship.

Cancel at any time

You may cancel USSFCU's Debt Shield™ at any time. If you do so within the first 30 days, we will refund any fees already paid.

Want to learn more?

Talk to a representative today by calling 800-374-2758. Visit www.ussfcu.org to learn the details about our Debt Shield™ program.



UNITED STATES
SENATE FEDERAL
CREDIT UNION

United States Senate Federal Credit Union
P.O. Box 77920
Washington, DC 20013-8920

Disclosures

This product is optional

Your purchase of 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. This information 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 prevent you from receiving debt protection benefits. You should carefully read your debt protection contract for a full explanation of the terms and conditions of the debt protection program.

Membership eligibility required. Federally Insured by NCUA.

DEBT SHIELD™ is a trademark of United States Senate Federal Credit Union (USSFCU). Use of the name Debt Shield™ without the express consent of USSFCU is strictly prohibited.

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UNITED STATES
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DEBT SHIELD™

PROTECT what matters



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 USSFCU’s Debt Shield™ comes in.

Under the USSFCU’s Debt Shield™ 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.

Availability and plan options

USSFCU’s Debt Shield™ is available for closed-end consumer loans, consumer lines of credit, credit cards, closed-end home equity loans (i.e., second mortgages), and home equity lines of credit. Choose from the plan options listed below:

	Available coverage			Cost	
	Death	Disability	Involuntary Unemployment	Rate per \$1,000 of monthly loan balance	
				Single	Joint
Consumer loans					
Plan 1	X	X	X	\$3.01	\$5.50
Plan 2	X	X		\$2.00	\$3.57
Plan 3	X			\$0.64	\$1.01
Plan 4	X		X	\$1.65	\$2.94
Home equity loans					
Plan 1	X	X	X	\$2.39	\$4.30
Plan 2	X	X		\$1.95	\$3.44
Plan 3	X			\$0.89	\$1.49
Plan 4	X		X	\$1.33	\$2.27

Definitions of coverage

- Death – Give your family time to get back on their feet financially.
 - All plans: Cancels the remaining loan balance as of date of death (up to \$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.
 - Consumer plans 1 and 2, and Home Equity plans 1 and 2: Cancels payments for as long as borrower is disabled (aggregate maximum of \$75,000, up to \$1,000 per month).
- Involuntary Unemployment – Ensure your loan payment will be taken care of as you search for new employment.
 - Consumer plans 1 and 4, and Home Equity plans 1 and 4: Cancels up to 6 payments per occurrence (aggregate maximum \$15,000, up to \$1,000 per month).

Protect what matters with USSFCU's Debt Shield™