



Chartway Loan Assure

Can your family cope financially if you become disabled, unemployed, or unexpectedly pass away? Is your family able to pay loans plus other household bills or commitments without your financial contribution?

An inadequate financial "safety net" can make bill and loan payments difficult to make, causing payments to become delinquent, potentially affecting your ability to acquire future credit.

69% of disabling injuries suffered by workers occurred off the job.

- Every 13 seconds an American is injured in an automobile accident.
- Every four seconds an American is injured in their home.

Source: Based on National Safety Council, Injury Facts, 2007 Edition (2005 data)

Help Preserve Your Standard of Living.

Whether you're making improvements to your home, buying a vehicle, or taking out a loan for other reasons, you may need to tap into additional financing. Taking out a loan can be financially risky...life is unpredictable. You may lose your job or become disabled, injured, or sick. Or, your family's "breadwinner" may pass away. All of these life events can cause financial hardship, making bill paying difficult. You don't want delinquent payments and defaulted loans to cause you to lose your assets or negatively impact your credit rating.

Counter-balance Your Financial Risk with Loan Assure.

Chartway Loan Assure is a voluntary, loan-payment protection product. Even with the best preparation, life events can still take you by surprise—impacting your financial well-being. Choose to protect your loan with Chartway Loan Assure and feel good that you're managing your finances even when an unexpected life event happens.

Protection That Pays.

If a "protected" life event occurs, Chartway Loan Assure will cancel or reduce repayment of your loan debt—lessening your worries about paying loans and other bills during a time when other things may take priority. Simple eligibility requirements make enrollment fast and easy. Protected events include:

- **Disability**
- **Death**
- **Injury and illness**
- **Involuntary unemployment**
- **Disability and loss of life caused by acts of war**

CHARTWAY[®]
FEDERAL CREDIT UNION 
For every dream, a way.

Chartway Loan Assure is a debt protection product offered by Chartway Federal Credit Union. Enrollment in this debt protection product is voluntary and not required to obtain a loan. Please contact a Chartway Federal Credit Union loan officer, or refer to the Member Agreement for additional information on benefit maximums, eligibility, and limitations.