

Cancel any time

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

A benefit for you

We've designed our Debt Protection program to fit the times we live in today. More than ever, we all worry about things that might happen tomorrow. Debt Protection provides an important sense of financial security — knowing your loan will not become a burden to you in times of hardship.

Please consult with one of our representatives to discuss our Debt Protection program in more detail.

Now **OPEN** to all Long Islanders.*

(800) 628-7070 www.bethpagefcu.com

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.

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.

Bethpage
Federal Credit Union



Banking among friends®



Your savings are federally insured to at least \$250,000 by the National Credit Union Administration, a U.S. Government Agency.



*Membership is open to anyone who lives, works, worships, attends school, or regularly conducts business in Nassau or Suffolk counties (with the exception of Southampton, East Hampton, and Shelter Island). Share Account with \$5 minimum balance required.

MA-561 2/09

Debt Protection



*Safeguard your
loan in times
of uncertainty*

Bethpage
Federal Credit Union



Banking among friends®

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, disability or involuntary unemployment.

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

Debt Protection

Choose from the six plans listed below:

Plan Options	Death	Disability	Involuntary Unemployment	Rate per \$1,000 of loan balance	
				Single	Joint
Consumer Plans					
Platinum	✓	✓	✓	\$2.45	\$4.29
Gold	✓	✓		2.52	4.39
Silver	✓			1.31	2.08
Bronze		✓		1.21	2.31
Home Equity Plans					
Elite	✓	✓	✓	\$0.84	\$1.49
Premium	✓			0.70	1.11

Availability

Debt Protection is available for —

Platinum, Gold, Silver and Bronze Plans: Closed-end consumer loans if the loan has a term of 120 months or less, open-end consumer credit plans and unsecured lines of credit, and credit cards.

Elite and Premium Plans: Closed-end home equity loans (i.e., second mortgages) that are 120 months or greater, closed-end home equity loans with a term of 60 months, and home equity lines of credit.

Eligibility

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

Definitions of coverage

Death — Give your family time to get back on their feet financially. Platinum, Gold, Silver and Premium Plans — Cancels the remaining loan balance as of date of death (up to \$75,000).

Elite Plan — Cancels scheduled monthly payment for up to the lesser of 12 months or the remaining term of the loan (up to \$1,500/month).

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 usually only covers 60 percent of pay).

Platinum Plan — Cancels up to six payments per occurrence (aggregate maximum of \$12,000, up to \$1,000/month).

Elite Plan — Cancels up to six payments per occurrence (aggregate maximum of \$18,000, up to \$1,500/month).

Gold and Bronze Plans — Cancels payments for as long as you are disabled (up to \$1,000/month).

Involuntary Unemployment — Ensure that one of your major monthly expenses will be taken care of as you search for new employment. Platinum Plan — Cancels up to three payments per occurrence (aggregate maximum of \$12,000, up to \$1,000/month). Elite Plan — Cancels up to three payments per occurrence (aggregate maximum of \$18,000, up to \$1,500/month).