

# Payment Protection Plans

Truliant Payment Protection Plans help reduce loan expenses if a life hardship, like loss of life, total disability or involuntary unemployment impacts a member's income or earning potential. The program protects the loan and is not insurance. We offer Truliant Payment Protection Plans on most of our loans.

Life Plus, Disability, and Involuntary Unemployment	Life Plus and Disability	Life Plus
<ul style="list-style-type: none"> <li>• <b>Life:</b> Up to \$75,000 balance cancellation</li> <li>• <b>Life Plus:</b> Included</li> <li>• <b>Disability:</b> Protected payment for 36 months or \$36,000</li> <li>• <b>Involuntary Unemployment:</b> Protected payment for 6 months or \$3,000</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Life:</b> Up to \$75,000 balance cancellation</li> <li>• <b>Life Plus:</b> Included</li> <li>• <b>Disability:</b> Protected payment for 36 months or \$36,000</li> </ul>	<ul style="list-style-type: none"> <li>• <b>Life:</b> Up to \$75,000 balance cancellation</li> <li>• <b>Life Plus:</b> Included</li> </ul>
<b>Loans that are ineligible for Payment Protection are: Share and CD Secured, Land Loans, Mortgages, Credit Cards, and Business Loans.</b>		
Life Event	When Covered	Benefit Maximums
<b>LIFE PLUS</b>		
Life	Loss of life of protected member due to sickness or injury	Up to \$75,000 loan cancellation or graded benefits
Accidental Dismemberment	Loss of eyesight, foot or hand within 90 days of accident	Up to \$75,000 loan cancellation or graded benefits
Terminal Illness	Diagnosis of terminal illness with less than 12 months to live	Up to \$75,000 loan cancellation or graded benefits
<b>Graded Benefit</b>	<b>Over the age of 70 at time of life event</b>	<b>25% of balance up to \$18,750</b>
Family Medical Leave	<ul style="list-style-type: none"> <li>• 14 consecutive days of unpaid family medical leave</li> <li>• 3 month vesting period</li> </ul>	• 3 months / \$3,000
Hospitalization	<ul style="list-style-type: none"> <li>• 48-hour hospital stay</li> <li>• 3 month vesting period</li> </ul>	• 3 months / \$3,000
Loss of Life of Non-Protected Dependent	<ul style="list-style-type: none"> <li>• Death of non-protected dependent</li> <li>• 3 month vesting period</li> </ul>	• 3 months / \$3,000
<b>DISABILITY</b>		
A covered disability occurs due to injury or illness	<ul style="list-style-type: none"> <li>• 14-day retro plan</li> <li>• Working a minimum of 25 hours</li> <li>• No age maximum</li> </ul>	• 36 months / \$36,000
<b>INVOLUNTARY UNEMPLOYMENT</b>		
A covered job loss occurs	<ul style="list-style-type: none"> <li>• 14-day retro plan</li> <li>• 3 month vesting period</li> <li>• Working a minimum of 25 hours</li> <li>• No age maximum</li> </ul>	• 6 months / \$3,000

**Your loan specialist will provide further details and pricing information.  
For full terms and disclosures, please refer to your Member Agreement.**