## **Credit Life/Credit Disability Insurance**

CUNA Mutual Group is the marketing name for CUNA Mutual Holding Company, a mutual insurance holding company, its subsidiaries and affiliates. 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.

## **Guaranteed Asset Protection (GAP)**

Your purchase of GAP 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 GAP. This information will include a copy of the GAP Waiver Addendum which will contain the terms and conditions of GAP benefit.

## GAP eligibility requirements, conditions, and exclusions.

There are eligibility requirements, conditions and exclusions that could prevent you from receiving GAP benefits. You should carefully read your GAP Waiver Addendum Form for a full explanation of the benefits, rules, terms and conditions of the program. This webpage is not a contract. GAP is a loan/lease deficiency waiver and is not offered as insurance coverage. GAP is subject to limitations and exclusions, including but not limited to a loan-to-value (LTV) maximum.