



EquitySafe debt protection New Dimensions Federal Credit Union

Protect what matters

Life is unpredictable. There is 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 optional EquitySafe debt protection comes in. Under the EquitySafe debt protection 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.

Designed with you in mind

More than ever, we all worry about things that might happen tomorrow. EquitySafe debt protection 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 EquitySafe debt protection 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 **(207) 872-2771** to learn the details about our EquitySafe debt protection program.



94 Silver Street
Waterville, ME 04901
newdimensionsfcu.com

Availability and plan options

EquitySafe debt protection is available for home equity loans. Choose from the plan options listed below:

	Available coverage			Cost	
	Death	Disability	Involuntary unemployment	Rate per \$1,000 of outstanding balance	
				Single	Joint
Plan 1	X	X	X	\$1.94	\$3.39
Plan 2	X	X		\$1.35	\$2.29
Plan 3	X			\$0.90	\$1.44

Definitions of coverage

If you meet eligibility requirements and conditions, debt protection will provide the following benefits:

Death protection helps your family get back on their feet financially with the cancellation of your loan

- **All plans:** Cancels the remaining loan balance as of date of death (up to \$50,000)

Disability protection cancels your loan payments for a period of time as you regain your health and earning capacity

- **Plans 1 & 2:** Cancels up to six payments per occurrence (aggregate maximum of \$18,000, up to \$1,500 per month)

Involuntary unemployment protection helps ensure your loan payment will be taken care of as you search for new employment

- **Plan 1:** Cancels up to three payments (aggregate maximum \$18,000, up to \$1,500 per month)

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.