

# Watermark Credit Union Debt Protection

Choose from the five plans listed below:

Plan Options	Death	Accidental Death	Disability	Involuntary Unemployment	Family Leave	Rate per \$1,000 of loan balance	
						Single	Joint
Consumer Platinum	✓		✓	✓	✓	\$2.86	\$3.79
Consumer Gold Plus	✓		✓		✓	\$1.82	\$2.75
Consumer Gold		✓	✓		✓	\$0.86	\$1.24
Home Equity Platinum		✓	✓	✓	✓	\$0.97	\$1.27
Home Equity Gold		✓	✓		✓	\$0.52	\$0.81

## Definitions of coverage

**Death.** Cancels the remaining loan balance as of date of death up to a maximum of \$50,000.

**Accidental Death.** Cancels the remaining loan balance as of date of death up to a maximum of \$50,000, if death results from an accidental injury.

**Disability.** Suspends scheduled monthly payment — up to \$1,000 per month — for up to six monthly payment suspensions per occurrence. Maximum benefit is 12 monthly payment suspensions over term of loan.

**Involuntary Unemployment.** Suspends up to three scheduled monthly payments — up to \$1,000 per month — for up to three monthly payment suspensions. Maximum benefit is three monthly payment suspensions over term of loan.

**Family Medical Leave.** Suspends up to three monthly payments — up to \$1,000 per month — if the covered borrower takes a Family and Medical Leave Act (FMLA) leave from his/her job. Maximum benefit is 12 monthly payment suspensions over term of loan.