

Payment Protection

Protection From The Unexpected—At A Rate You Can Afford

Payment Protection can help safeguard your family's loan—and your peace of mind. It's financial help you can count on when you need it most. And it's convenient, affordable and easy to qualify.

Why Take The Risk?

Who will make your loan payments if you can't? That's a worry you won't have to face with Payment Protection/Credit Insurance. If you die or become disabled due to a covered illness or accident, your loan may be reduced or paid off.

Simple Eligibility.

No physical exam is required to qualify. A few simple health questions may be required. And the group rates are affordable—typically less than individual coverage!

No Additional Bills.

Don't worry about additional bills to pay; your premium will be included in your monthly loan payment.

Rest Easy.

With Payment Protection, you can rest easy knowing your benefits will be paid in addition to any other insurance or company protection you may have.

Act Today.

Protect yourself and your family every time you borrow. Some limitations and exclusions may apply. For details about coverage and costs, see your credit union representative today!

Payment Protection is Credit Life and Disability Insurance and is underwritten by Transamerica Financial Life Insurance Company licensed in the state of NY (Home Office – Purchase, NY), Investors Heritage Life Insurance Company* in the state of Kentucky (Home Office – Frankfort, KY) and in all other states by Transamerica Life Insurance Company* (Home Office – Cedar Rapids, IA) or Monumental Life Insurance Company* (Home Office – Cedar Rapids, IA). *Carriers not licensed or authorized to conduct an insurance business in New York.