

“Don’t Free-Fall into Bad Credit if You Suffer a Disability”

*70% of the private workforce has no long-term disability benefits and over 60% has no short-term disability benefits.*¹

Are you among Americans who have no long-term or short-term disability benefits? Almost 3 out of 10 of today’s 20-year-old workers will become disabled before reaching retirement age.²

:: The Facts are Clear ::

As the facts show, a disabling injury or illness can happen, and it can leave you in a financial bind if you’re not prepared. An inadequate financial “safety net” can make bill and loan payments difficult to make, causing delinquency, repossession and damage to your credit rating. All of this makes acquiring future credit more difficult.

:: Ask About Protecting Your Loan Payments ::

Protecting your assets is nothing new. MEMBER’S CHOICE Borrower Security (debt protection) protects your loan payment. It is a safety net that cancels debt obligations when a protected life event like disability, death, or involuntary unemployment makes paying off your loan a challenge. With MEMBER’S CHOICE Borrower Security, fees are based on a group rate and you buy only enough protection to cover your loan balance. That saves you money. And, tying protection directly to your loan means you’ll have exactly the right amount of protection – no more, no less, and that saves you money.

Think about your future today. Choose to protect your loan payments with MEMBER’S CHOICE Borrower Security. Help avoid the potential free-fall into bad credit when making a loan payment becomes difficult after a “protected” life event happens to you.

Contact a member service representative at 775.333.4228 or via email at info@greatbasin.org and ask about debt protection on your loans today.

MEMBER’S CHOICE Borrower Security is a debt protection product offered Great Basin Federal Credit Union. Enrollment in this debt protection product is voluntary and not required to obtain a loan. Please contact a Great Basin Federal Credit Union member service representative or refer to the Member Agreement for additional information on benefit maximums, eligibility, and limitations.

¹ Source: U.S. Department of Labor web site. *National Compensation Survey: Employee Benefits in Private Industry in the United States, March 2007*

² Source: **Social Security Administration**
www.socialsecurity.gov/dibplan. *Disability Planner. Social Security Protection if You Become Disabled. July 2008.*