

“Unemployment Doesn’t Have to Affect Your Credit”

U.S. unemployment rate is the highest since 1994.¹

Are you among millions of Americans who live paycheck to paycheck: Saving little from each paycheck to help secure a financial safety net if you become unemployed?

:: The Facts are Clear ::

As the facts show, unemployment is occurring more now than in the past five years, potentially leaving 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 make 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. And, tying protection directly to your loan means you’ll have exactly the right amount of protection – no more, no less.

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 by 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.

¹www.bls.gov. Bureau of Labor Statistics. Database, Tables & Calculators by Subject. October 2008