

## What is Numerishield payment protection?

When it comes to paying your loan, Numerishield helps provide **peace of mind**.

Unexpected events can push life off course. A job loss. Caring for a family member. Hospitalization. During a financially stressful life event, you don't want you and your loved ones to worry about loan payments. **Numerishield protection could make this possible.**

- **Simple** to add to your loan
- **Comforting**, to help put you at ease
- **Flexible**, cancel at any time

*“The security of having debt protection really helped me. An unexpected break of the shoulder and I was out of work for 8 weeks. Knowing I didn't have to worry about my loans really helped.”*

— Credit union member with Life Plus and Disability protection\*

\*Testimonial from TruStage™, proprietary data

## Sign up for Numerishield today!

### How do I know if I'm eligible for Numerishield?

Most Numerica loan types are eligible for protection, and there are no health requirements to meet. Give us a call to talk about your specific situation.

### How do I learn more or sign up?

Simply talk to a Numerica team member — by phone, video appointment, or in person at a branch. Want to set up a **Numerishield appointment?** Call us today.

### How to file a Numerishield claim

TruStage™ handles all **Numerishield** claims. To file a claim or check a claim status 24/7, visit **[lendingclaim.trustage.com](https://lendingclaim.trustage.com)**. You can also call 800.621.6323 between 6 a.m. and 3 p.m. Monday through Friday.



800.433.1837  
[numericacu.com](https://numericacu.com)  
Life moves. Live well.™

Numerishield is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative or refer to the contract for a full explanation of the terms. You will receive the contract before you are required to pay for Numerishield. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid.

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## Numerishield



# Payment protection. Because life happens.



## Three budget-friendly options

You can add **Numerishield** to qualifying Numerica loans, such as your car loans, personal loans, or Visas. It's simple, voluntary, and protects both the primary and joint borrower on the loan.

### Numerishield tiers

(Cost listed is per \$1,000 loan balance, charged monthly)

- **Life Plus: \$1.99**
- **Life Plus and Disability: \$2.99**
- **Life Plus, Disability, and Involuntary Unemployment: \$3.99**

1. Preexisting conditions may be eligible for protection six months after the effective date. Contract terms and maximums apply.<sup>§</sup>
2. The maximum benefit will reduce to 25% of the protected loan balance once a member reaches age 75.<sup>§</sup>
3. Must have Numerishield protection in place for three months before eligible event occurs.<sup>§</sup>
4. To qualify for disability protection, must be a permanent employee actively working a minimum of 25 hours per week and qualifies for state disability.<sup>§</sup>
5. To qualify for unemployment protection, must be a permanent employee actively working a minimum of 25 hours per week and qualifies for state unemployment. Protection is not available to members who are self-employed.<sup>§</sup>

<sup>§</sup>Refer to the Member Agreement for complete terms. Contract maximums apply. See Member Agreement for specific cancellation terms. Your purchase of Numerishield is optional and will not affect your application for credit or the terms of any credit agreement required to obtain a loan. Certain eligibility requirements, conditions, and exclusions may apply. Please contact your loan representative or refer to the Member Agreement for a full explanation of Numerishield terms. You may cancel the protection at any time. If you cancel protection within 30 days, you will receive a full refund of any fee paid.

**Life Plus** +  
**Disability** +  
**Involuntary Unemployment**

**Life Plus**

## Numerishield: A safeguard against these unexpected events

### Loss of life <sup>1,2</sup>

A protected borrower on the loan passes away

### Terminal illness <sup>2,3</sup>

Certified diagnosis of a terminal illness with less than 12 months life expectancy

### Accidental dismemberment <sup>2,3</sup>

Loss of sight, foot, hand

### Dependent loss of life <sup>3</sup>

A dependent, who is not on the loan, passes away

### Family Medical Leave <sup>3</sup>

Leave of absence from work of at least 14 consecutive days to care for a family member

### Hospitalization <sup>3</sup>

Borrower is admitted to a hospital for at least 48 consecutive hours

### Disability <sup>1,4</sup>

A covered disability occurs due to injury or illness

### Involuntary unemployment <sup>3,5</sup>

A covered job loss occurs

Numerishield may cancel your loan balance, up to \$50,000

Numerishield may cancel \$200 on your credit card or your minimum payment, whichever is greater. On all other loan types, your entire monthly payment may be cancelled. Maximum benefit of 3 consecutive months or \$3,000, whichever comes first.

Numerishield may cancel \$200 on your credit card or your minimum payment, whichever is greater. On all other loan types, your entire monthly payment may be cancelled. Maximum benefit of up to 12 consecutive months or \$12,000, whichever comes first.

Numerishield may cancel \$200 on your credit card or your minimum payment, whichever is greater. On all other loan types, your entire monthly payment may be cancelled. Maximum benefit of up to 6 months or \$6,000, whichever comes first.