



KILLED IN THE LINE OF DUTY **LOAN PROTECTION**

PROGRAM OVERVIEW

State Highway Patrol Federal Credit Union now provides a special debt cancellation benefit exclusively for its members who serve as officers in the law enforcement community. This protection covers qualifying member loans taken out at the credit union and is provided at no cost to the borrower. Please speak with one of our member representatives today for a description of loans that include this important protection.

Killed in the Line of Duty (KILOD) Loan Protection is a waiver addendum to the qualifying loan agreement between the borrower and the credit union. This unique coverage will cancel the amount of the borrower's eligible loan(s) if the member dies while engaged in work-related activities as a full-time law enforcement officer, whether on or off duty, as the result of external force, violence or disease. (This includes heart attack or stroke occurring during training or other strenuous activity required of a law enforcement officer.)

To qualify for KILOD Loan Protection, the borrower must: (1) take out at least one eligible loan with State Highway Patrol Federal Credit Union and (2) be an active, full-time law enforcement officer employed by a federal, state, county or municipal agency.

KILOD Loan Protection cancels the outstanding loan balance(s) – up to a combined maximum of \$850,000 – as of the officer's date of death. This includes all of the member's eligible loans with the credit union.

*Please see waiver addendum for additional details regarding program exclusions, terms and conditions.

ELIGIBLE LOANS & DEBT

- **Mortgage & Home Equity loans**
- **Auto loans**
- **Boat & RV loans**
- **Personal loans**
- **Unsecured loans**
- **Credit cards**

KILLED IN THE LINE OF DUTY PROGRAM EXCLUSIONS:

- Death from suicide
- Covered person is aged 70+
- Death occurs prior to the effective date of protection
- Death occurs as a result of a crime committed by borrower
- Atomic explosion
- War
- Terrorism

PROUDLY SERVING THOSE WHO PROTECT & SERVE

Serving the financial needs of the Ohio State Highway Patrol and its immediate families since 1960, State Highway Patrol FCU is regulated by the National Credit Union Administration, an independent federal agency regulating credit unions.

STATE HIGHWAY PATROL FEDERAL CREDIT UNION

1900 Polaris Parkway, Suite 400
Columbus, Ohio 43240
Phone: 614.431.0784 / 800.282.3006
Fax: 614.431.1158
Website: www.patrolcu.com

