

**IMPORTANT INSURANCE CHANGE NOTIFICATION
EFFECTIVE JUNE 1, 2015**

Dear Insured Borrower(s):

Your Credit Union, Orlex Government Employees Credit Union, is announcing a change in the credit insurance program for its insured borrower(s).

This notice contains details of upcoming changes to the Level Rate Credit Disability Insurance, underwritten by CMFG Life Insurance Company, currently being provided to you through Orlex Government Employees Credit Union. **As of June 1, 2015**, the changes listed below will apply to all covered Consumer loans/advances. There is no action necessary on your part to continue coverage.

Summary of change(s)**Rates**

Insurance Type	New Rate per \$100 of Outstanding Loan Balance	Change
Single Credit Disability	\$0.157	Increased

What the change(s) mean to you:

The new rate(s) will be applied monthly to insured loans up to the policy maximums. An increase in rate could result in a higher last payment or may extend the duration of the loan. Contact your Credit Union if you have questions about how this affects your loan or about changing your monthly payments.

Credit Disability Insurance Plan of Benefits

Old Plan of Benefits	New Plan of Benefits
30 Day Non-Retroactive	14 Day Retroactive

What the change(s) mean to you:

A Retroactive Plan means: Benefits are calculated from the first day of total disability. A Non-Retroactive Plan means: Benefits are calculated from the day after the waiting period has been completed. Disability benefits for insured events that occur after the effective date of the change will be paid according to the new plan of benefits in force.

Claims submitted for any covered events that occurred on or before May 31, 2015, will be processed subject to the terms and conditions of the insurance then in force. **Please keep this notice with your certificate of insurance or other important loan/insurance documents.**

You have the right to cancel coverage at any time by providing written notification to your Credit Union. If you have any questions regarding this notice or your coverage, please contact Orlex Government Employees Credit Union. Again, there is no action necessary on your part to continue coverage.