

Offered by: **Colquitt County Teachers  
Federal Credit Union**

Our program as of: 01/01/2026

The table below is intended to provide a general description of the optional protection program for consumer loans.

Protection for Consumer Loans	Life Plus	Disability	Involuntary Unemployment
<b>Type of Cancellation</b>	Balance Cancellation* Payment Cancellation**	Payment Cancellation	Payment Cancellation
<b>Maximum Benefits</b>	Up to \$75,000* The earliest of 3 months or \$3,000** The maximum benefit will reduce at age 70	The earliest of 12 months or \$12,000 per occurrence	The earliest of 6 months or \$6,000 per occurrence
<b>Waiting Periods<sup>1</sup></b>	N/A	14 Day Retro for a Protected Event	14 Day Retro for a Protected Event
<b>Specified Period Limitation<sup>2</sup></b>	6 month pre-existing condition limit	6 month pre-existing condition limit	3 month benefit exclusion from date of loan or advance

Please refer to the Contract for complete terms and conditions of the program as additional eligibility requirements, conditions, and exclusions apply.

<sup>1</sup>With Retro plans, after satisfying the waiting period, benefits begin from the first day of loss. With Non-Retro plans, benefits begin after the waiting period has been satisfied. Refer to the Contract for complete details.

<sup>2</sup>Under the Contract terms, there are specific limitations for events that occur within a specified period immediately following the Effective Date of Protection for a loan or advance. Refer to the Contract for complete details.

\*Applies to Life, Terminal Illness and Accidental Dismemberment

\*\*Applies to Hospitalization, Family Medical Leave and Loss of Life of a Non-Protected Dependent

**COLQUITT COUNTY TEACHERS  
FEDERAL CREDIT UNION**

P.O. Box 2708  
Moultrie, GA 31776

Debt Protection with Life Plus 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 Debt Protection with Life Plus. 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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# DEBT PROTECTION

Your safeguard  
against the  
unexpected.





Do everything you can to take care of the ones you love.

## Debt Protection

Your family means everything to you. And if the unexpected happens, you don't want an emotionally trying situation to be compounded by financial worry. That's why there's Debt Protection, which may cancel or reduce your loan balance or payments up to contract maximums in case of:

- Involuntary unemployment
- Disability
- Death

## Life Plus

For additional protections, Life Plus can extend your Debt Protection to address a wide range of circumstances, giving you the reassurance of knowing you've taken steps to help secure your finances.

- Accidental dismemberment
- Terminal illness
- Hospitalization or family medical leave
- Death of a non-protected dependent

## Things to know about Debt Protection:



### It's easy

Simple to apply and takes effect immediately.



### It's budget-friendly

Comfortably fits into your monthly payment.



### It puts you at ease

Rest easy, knowing you're taken care of in so many problem situations.

Take a step toward financial security.  
**Ask us about Debt Protection with Life Plus today.**