

IMPORTANT NOTICE

Dear Member:

This is to inform you of the changes made to the MEMBER'S CHOICE[®] Credit Disability and Credit Life coverages currently being provided to you through Chattanooga Federal ECU. The following provision changes will be effective February 1, 2012.

- Your plan of benefits has changed from 30 day Non-Retroactive to 14 day Non-Retroactive. This affects the Total Disability Benefits provision of the Certificate previously given to you. The new provision will provide that instead of being disabled for 30 days with benefits beginning on the 31st day, you must be disabled for 14 days with benefits beginning on the 15th day. In addition to your plan changing, there has also been an adjustment to your rate. The increase in premium could result in a higher last payment or may extend the duration of the loan. The new Credit Disability Insurance rate per \$100 of outstanding loan balance is \$.22 for the Single Insured Plan.

There is no action necessary on your part to continue coverage if you already have it. In the event you do not want coverage to continue, please notify the credit union.

IT IS IMPORTANT THAT THIS NOTICE BE ATTACHED TO YOUR CERTIFICATE.