

IMPORTANT NOTICE

Dear Member:

This is to inform you of the changes made to MEMBER'S CHOICE™ Credit Life coverage currently being provided through Leaders Credit Union. If you chose to purchase this coverage at the time of your loan, the following provision changes will be effective March 1, 2010.

- The reason for the rate adjustment is one of needing additional premium to pay claims on the increasing number that are occurring. The increase in premium could result in a higher last payment or may extend the duration of the loan. The Credit Life Insurance rate per \$100 of outstanding loan balance is \$0.75 for the Single Insured Plan and \$0.105 for the Joint 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.