



**CREDIT LIFE INSURANCE  
OUTSTANDING BALANCE RATE DISCLOSURE**

Credit Life Outstanding Balance Insurance is not required to obtain credit and will not be issued to the borrower unless borrower elects the insurance below and agrees to pay the additional costs.

**Credit Life Outstanding Balance Insurance**

is available  
 is not available

Single coverage is \$0.69 per \$1,000.00 of the outstanding balance per billing period.  
Joint coverage is \$1.15 per \$1,000.00 of the outstanding balance per billing period.

Credit Accident & Health Insurance is **not** available for the Outstanding Balance Loans.

**Elects Insurance:**

\_\_\_\_\_  
Borrower requests Credit Life Insurance

\_\_\_\_\_  
Co-Borrower requests Credit Life Insurance

**Declines Insurance:**

\_\_\_\_\_  
Borrower declines Credit Life Insurance

\_\_\_\_\_  
Co-Borrower declines Credit Life Insurance