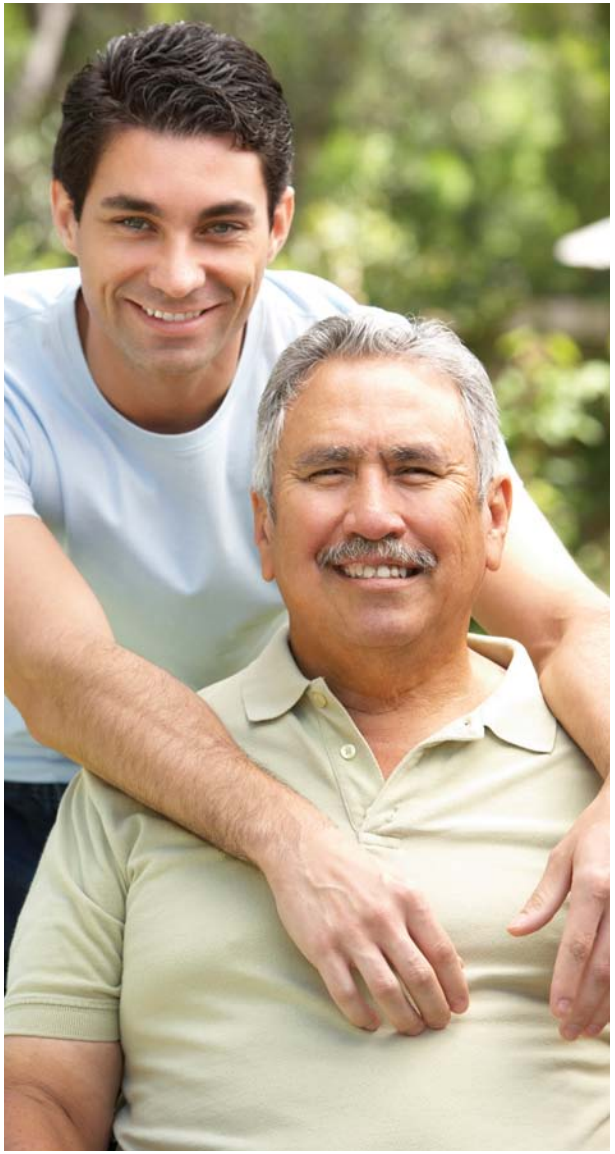
Protect what matters most.



1. TruStage is the marketing brand for the insurance products issued by CMFG Life Insurance Company, aka CUNA Mutual Insurance Society, Waverly, IA, its affiliates and subsidiaries, including licensed insurance agencies that offer insurance issued by other carriers. The insurance offered is not a deposit, and is not federally insured, sold or guaranteed by credit unions.

2. Your purchase of MEMBER'S CHOICE™ Guaranteed Asset Protection (GAP) 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 Member Agreement for a full explanation of the terms of GAP. If you choose GAP, adding the product fee to your loan amount will increase the cost of GAP. You may cancel the protection at any time. If you cancel protection within 90 days you will receive a full refund of any fee paid. You will receive additional information before you are required to pay the fee for this product.

3. Your purchase of Member-valued Protection (MVP) 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 Member Agreement for a full explanation of the terms of the Member-valued Protection (MVP) program.

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.

AHLGAP-0213-2E77

Mailing & Shipping

Mailing Address
Travis Credit Union
P.O. Box 2069
Vacaville, CA 95696

Deposits & Loan Payments Only
Travis Credit Union
P.O. Box 8000
Travis AFB, CA 94535

Shipping & Overnight Mail
Travis Credit Union
One Travis Way
Vacaville, CA 95687

Account Access & Information

Web Site Address
www.traviscu.org

Call-24 Phone Banking
(707) 449-4700 or (800) 578-3282

Member Service Center

Account Assistance and Information
(707) 449-4000 or (800) 877-8328

PhoneLoan℠
(707) 451-5350 or (800) 449-4110

Home Loan Center
One Travis Way, Vacaville, CA 95687
(707) 469-2000 or (888) 698-0000

Check Fraud Information
(707) 469-4384 or
(800) 877-8328, ext. 64384#

Debit/Credit Card Fraud Information
(707) 469-1810 or
(800) 877-8328, ext. 61810#

TRAVIS CREDIT UNION

Everyone who lives, works, worships or goes to school in Alameda, Colusa, Contra Costa, Merced, Napa, Placer, Sacramento, San Joaquin, Sonoma, Solano, Stanislaus or Yolo County is eligible to join. Certain membership eligibility requirements may apply.

Federally Insured by the NCUA.

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TCU-780 (3/13)

Insurance & Protection Services

Gain protection & peace of mind

TRAVIS CREDIT UNION

Cover all your bases

We offer a variety of products that ensure you are protected should the unexpected occur. We have partnered with reliable companies to offer you these valuable services. If you have insurance already, please compare coverages or consider supplementing your coverage to better face life's unexpected developments.

Insurance and Loan Protection

TruStage Auto and Home Insurance Program[1]

You trust Travis Credit Union to provide you and your family with quality products and services to meet your financial needs. We've joined with a dedicated team of insurance professionals to bring you the TruStage Auto and Home Insurance Program.

- The TruStage Auto and Home Insurance Program is the property and casualty coverage solution preferred by credit unions and their members.
- Access convenient e-service to pay your bill or make changes to your policy, even report a claim.
- Receive fast, easy access to claims service 24 hours a day.
- Obtain a free, no-obligation quote.

Whole Life Insurance

For ongoing, competitive life insurance, consider whole life insurance. Unlike term life insurance, which ends at a certain age, this plan remains in force throughout your life.

Guaranteed Asset Protection (GAP)[2]

GAP helps pay off your loan in the event your auto, motorcycle, recreational vehicle (RV) or watercraft is stolen or damaged beyond repair. GAP assists in paying off the deficiency balance on your loan after your primary vehicle insurance company pays the value of the vehicle at the time of loss. You can purchase GAP on your auto loan at any time.

Member-valued Protection (MVP)[3]

MVP is payment protection that you can apply to an eligible loan to help you make your payments during financial hardship, such as involuntary unemployment, disability or loss of life. MVP makes the monthly loan payment, including principal and interest, up to the maximum stated in your agreement. Choose from three protection options to find one that best suits your needs.

Mechanical Breakdown Insurance (MBI)

MBI protects you from the high cost of unexpected repairs to your new or used vehicle. Although the coverage options depend on the make, model, year and mileage of your vehicle, you can purchase MBI even if you own your vehicle or if it is financed through another institution.

I.D. Theft Assistance

Protecting your private information is our priority, and we want to help you if fraud occurs. We automatically provide all of our checking account holders I.D. Theft Assistance at no additional charge. This includes access to a caseworker who will provide you with a personalized Fraud Resolution Kit and walk you through the resolution process. The kit includes government agency contact information and dispute letters to credit bureaus. If you need to use the service, please call **(800) 251-2311**, Monday through Friday, 7:00 a.m. to 8:00 p.m. (CT).

Accidental Death & Dismemberment Insurance (AD&D)

Each year, members who are 18 or older are notified by mail that, as a credit union account benefit, we provide up to $1,000* of AD&D insurance, underwritten by The Hartford. All you have to do is enroll. Additional coverage* can be requested by phone or through the mail and the premium is deducted quarterly from your TCU account. For more information about coverage, claims or cancellation, call the Affinion Benefits Group at **(800) 860-7182**.

*All benefits reduce by 50% at age 70

Service Discount

Dental Benefits Max

This service-cost discount program can save your family money, year after year, on more than 170 dental care procedures, including routine exams and bitewing X-rays. Nationally, there are 92,000 dentists and specialists who offer discounted services through the program. For more information or to enroll, call **(866) 931-7587** or visit ***www.benefitservices.com/Travis***.

Call **(800) 877-8328** or **(707) 449-4000**

Visit us online at ***www.traviscu.org***, click **Insure & Protect** under Products menu