

**H-17(A) Credit Insurance, Debt Cancellation Coverage,
or Debt Suspension Coverage Model Form**

OPTIONAL COSTS

Option to Purchase (*Name of Product*)

STOP. You do **not** have to buy (*name of product*) to get this loan. Go to (*Web site of the Federal Reserve Board*) to learn more about this product.

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| <p>Do I need this product?</p> | <p>[These payments will only temporarily suspend your payments due and will not reduce the balance you owe. Your balance will actually increase during the suspension period as interest continues to accumulate.]</p> <p>If you already have enough insurance or savings to [pay off this loan][make payments on this loan] if you (<i>covered event</i>), you may not need this product.</p> <p>Other types of insurance can give you similar benefits and are often less expensive.</p> |
| <p>How much does it cost?</p> | <p>This product will cost up to <u>(maximum premium or charge) per (period)</u>. [The cost depends on your [loan balance][interest rate].]</p> |
| <p>What is the maximum benefit amount?</p> | <p>This product [will pay off your outstanding loan balance, which is now (<i>outstanding loan balance</i>)][only covers the first (<i>maximum benefit amount</i>) of the outstanding balance on your loan] [will make your loan payments of up to (<i>amount</i>) for (<i>period</i>)]. [You will be responsible for any balance due above (<i>maximum benefit amount</i>).]</p> |
| <p>Can I receive benefits?</p> | <p><u>[You may not receive any benefits even if you buy this product.]</u></p> <p>You meet the [age][employment] eligibility requirements [but there are other requirements that you must meet. If you do not meet these requirements, you will not receive any benefits even if you buy this product and pay the (<i>period</i>) [premium][charge]].</p> |
| <p>How long does the coverage last?</p> | <p>This product provides coverage for the first (<i>period</i>) of your loan [or until you reach age (<i>age</i>), whichever comes first].</p> |

- Yes, I want to purchase optional (*name of product*) at a cost of up to (*maximum premium or charge*) per (*period*).

Signature