

**G-16(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][keep] this line of credit. Go to (*Web site of the Federal Reserve Board*) to learn more about this product.

Do I need this product?	[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.] If you already have enough insurance or savings to [pay off this line of credit][make payments on this line of credit] if you (<i>covered event</i>), you may not need this product. Other types of insurance can give you similar benefits and are often less expensive.
How much does it cost?	This product will cost up to (<i>maximum premium or charge</i>) per (<i>period</i>) if you borrow the entire credit limit. [The cost depends on your [balance][interest rate].
What is the maximum benefit amount?	This product [will pay off your outstanding line of credit][only covers the first (<i>maximum benefit amount</i>) of the outstanding line of credit][will make your minimum payments of up to (<i>amount</i>) for (<i>time period</i>)]. [You will be responsible for any balance due above (<i>maximum benefit amount</i>).]
Can I receive benefits?	<u>[You may not receive any benefits even if you buy this product.]</u> 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]].
How long does the coverage last?	This product provides coverage for the first (<i>period</i>) of your line of credit [or until you reach age (<i>age</i>), whichever comes first].

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

[Signature][Initials]