

ATTENTION ALL CREDIT UNION MEMBERS

AN IMPORTANT MESSAGE TO YOU, THE MEMBERS OF THE TERRACE BAY COMMUNITY CREDIT UNION LTD. AND C. P. R. EMPLOYEES (SCHREIBER) CREDIT UNION LTD.

Cuna Mutual Insurance Society, have made available, to Credit Union members only, a new "Group Life Insurance Plan" at a very, very reasonable premium rate. THIS PLAN PROVIDES LIFE INSURANCE FOR THE WHOLE FAMILY IN A ONE PACKAGE DEAL AT AN EXTREMELY LOW COST.

Although several different plans are available, a Policyholder Credit Union can only subscribe to one plan, and 50% of the eligible members must enroll before the plan can become effective. The Board of Directors of each Credit Union select the plan they feel will prove the most satisfactory to their membership, and notify Cuna Mutual on their intended coverage and participation date.

Payment of premiums are due quarterly (in advance) and are made through your local Credit Union Office, with several different ways of payment possible:- deduction from share capital, cash or loans to meet premiums. Applicants will arrange with the Office personnel his/her chosen method of payment upon enrolment, and all payments to Cuna Mutual must be made by the Policyholder Credit Union.

Cuna Mutual is the Credit Union's Insurance Co. and have always striven to provide Credit Union members with the best possible protection at the lowest possible cost. We, your Credit Union Officers, feel this "New Group Life Insurance" protection plan certainly warrants a sincere effort on our part to present it to our membership. This Plan is sanctioned by the Ontario Credit Union League, and its acceptance by Ontario Credit Unions is proving a very high rate of enrolment. ADDITIONAL INFORMATION AVAILABLE FROM ANY OFFICER OR AT THE OFFICE.

Plan 1 A - \$1.47 monthly premium  
Accepted by Terrace Bay Credit Union

Plan 2 A - \$1.72 monthly premium  
Accepted by CPR Employees (Schreiber) C.U.

Single-\$1,000.00 term insurance to age 70  
.72 monthly premium  
Family-\$1,000.00 term insurance on Husband  
\$1,000.00 term insurance on Wife  
\$ 500.00 term insurance on Dependent  
child 6 mos. to 19 yrs. of age  
\$ 250.00 term insurance on child 14  
days to 6 months

EXTENDED DISABILITY BENEFIT-which provides for waiver of premium in the event of total and permanent disability.

CONVERSION PRIVILEGE-making it possible for the member to convert his protection to permanent insurance without evidence of insurability.

ACCIDENTAL DEATH BENEFIT- which doubles the face amount of the insurance on the member in the event of death by accidental means.

Single-\$1,500.00 term insurance to age 70  
.98 monthly premium  
Family-\$1,500.00 term insurance on Husband  
\$ 750.00 term insurance on Wife  
\$ 500.00 term insurance on children  
6 months to 19 years  
\$ 250.00 term insurance on children  
14 days to six months

Plus benefits as in Plan 1 A



The plan accepted by the C. P. R. Employees (Schreiber) Credit Union Officers, although a little higher in cost, was chosen because we feel the additional insurance on the "breadwinner" is well worth the extra few cents monthly. The Terrace Bay Officers felt most "breadwinner" members are adequately protected.

**PLAN TO ENROLL NOW**

**C.P.R. EMPLOYEES (SCHREIBER) CREDIT UNION LIMITED**

OFFICE HOURS - Tuesday & Friday 7 - 8.30 P.M.

**TERRACE BAY COMMUNITY CREDIT UNION LIMITED**

OFFICE HOURS - Monday & Thursday 7 - 9 P.M. - Friday 9 - 11 A.M.