

## **ABOUT THE POLICE FEDERAL CREDIT UNION**

Police Federal Credit Union was chartered in 1935 and is regulated by the National Credit Union Administration, an independent federal agency regulating credit unions. It serves over 130 federal, state, county and municipal agencies of law enforcement personnel in the District of Columbia, Maryland and Virginia.

**POLICE FEDERAL CREDIT UNION**  
9100 Presidential Pkwy  
Upper Marlboro, MD 20772  
Phone 301.817.1200



**KILLED IN THE LINE OF DUTY  
LOAN PROTECTION**





**PROGRAM SUMMARY:**

Police Federal Credit Union now provides a special debt cancellation benefit exclusively for its members who serve as officers in the law enforcement community. This complementary benefit is included on qualifying member loans taken out at the credit union and is provided at no cost to the borrower. Please speak with one of our member representatives today for a description of loans which include this important protection.

Killed in the Line of Duty Loan Protection is a waiver addendum to the qualifying loan agreement between the borrower and the credit union under which the credit union agrees to cancel the amount of the borrower’s eligible loan(s) if the member dies while engaged in work-related activities as a full-time law enforcement officer, whether on or off duty, as the result of external force, violence, or disease (including heart attack or stroke occurring during strenuous training or other strenuous activity required of a law enforcement officer). To qualify for Killed in the Line of Duty Loan Protection, the borrower must: (1) take out at least one eligible loan with Police Federal Credit Union that qualifies for the complementary Killed in the Line of Duty Loan Protection, and (2) be an active full-time law enforcement officer employed by a federal, state, county or municipal agency.

Killed in the Line of Duty Loan Protection cancels the outstanding loan balance as of the officer’s date of death up to a combined maximum of \$850,000 for all of the officer’s eligible loans with the credit union.

**ELIGIBLE LOANS AND DEBT:**

- Mortgage and home equity loans
- Auto loans
- New equipment loans
- Personal loans
- Unsecured loans
- Credit cards

**KILLED IN THE LINE OF DUTY PROGRAM EXCLUSIONS\*:**

- Death from suicide
- Covered person is aged 70+
- Death occurs prior to the effective date of protection
- Death occurs as a result of a crime committed by borrower
- Atomic explosion
- War
- Terrorism

\* Please see waiver addendum for additional details regarding program exclusions, terms and conditions.