

**PROUDLY SERVING THOSE  
WHO PROTECT AND SERVE**

Chartered in 1935, Police Federal Credit Union is regulated by the National Credit Union Administration, an independent federal agency regulating credit unions. Police FCU serves over 200 federal, state, county and municipal agencies of law enforcement personnel in the District of Columbia, Maryland and Virginia.

**Police Federal Credit Union**

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





## PROGRAM OVERVIEW

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 unique 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 that include this important protection.

**Killed in the Line of Duty (KILOD) Loan Protection** is a waiver addendum to the qualifying loan agreement between the borrower and the credit union. This complimentary coverage will 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. (This includes heart attack or stroke occurring during training or other strenuous activity required of a law enforcement officer.)

To qualify for KILOD Loan Protection, the borrower must: (1) take out at least one eligible loan with Police Federal Credit Union and (2) be an active full-time law enforcement officer employed by a federal, state, county or municipal agency.

Offering peace of mind, the KILOD benefit 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 or self-inflicted injury or abuse
- Pre-existing health conditions
- Death due to disease or other causes not directly related to work-related activities including but not limited to cancer, Alzheimer's disease, heart, or liver disease
- Covered person is 70 years old or older
- Death occurs prior to the effective date of protection
- Death occurs as a result of a crime committed by borrower
- Death is caused by an outbreak of a communicable disease epidemic or pandemic
- Atomic explosion, war, or terrorism

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