

Are you among millions of Americans who live paycheck to paycheck: Saving little from each paycheck to help secure a financial safety net if you become unemployed?

The Facts are Clear

As the facts show, unemployment is occurring more now than in the past five years, potentially leaving you in a financial bind if you're not prepared. An inadequate financial "safety net" can make bill and loan payments difficult to make, causing delinquency, repossession and damage to your credit rating. All of this makes acquiring future credit more difficult.

Ask About Protecting Your Loan Payments

Protecting your assets is nothing new. Member Choice Debt Protection protects your loan payment. It is a safety net that cancels or postpones debt obligations when a protected life event like< disability, death, or involuntary unemployment> make paying off your loan a challenge. With Member Choice Debt Protection, fees are based on a group rate and you buy only enough protection to cover your loan balance. And, tying protection directly to your loan means you'll have exactly the right amount of protection – no more, no less.

Think about your future, today. Choose to protect your loan payments with Member Choice Debt Protection. Help avoid the potential free-fall into bad credit when making a loan payment becomes difficult after a "protected" life event happens to you.

Call Loan Services at 580-255-3550 or 1-800-368-2618 and ask about debt protection on your loans, today.

Disclaimer:

Member Choice Debt Protection is a debt protection product offered by Halliburton Employees' FCU. Enrollment in this debt protection product is voluntary and not required to obtain a loan. Please contact a Credit Union loan representative for additional information on benefit maximums, eligibility, and limitations.

1www.bls.gov. Bureau of Labor Statistics. Database, Tables & Calculators by Subject. October 2008

B2BL-1108-5777