

PROGRAM ADMINISTRATOR:

PO Box 851795
 Richardson, TX 75085-1795
 (888)807-6843

STANDARD INSURANCE COMPANY:

900 SW Fifth Avenue
 Portland, Oregon 97204-1282
 (800) 628-8600

SUMMARY OF PLAN BENEFITS: GROUP ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

Policyowner: Financial Solutions Associations, Inc.
Name of participating Financial Institution: Heritage Credit Union
Effective Date of Insurance: June 1, 2006
Group Policy Effective Date: May 1, 2002
Group Policy Number: 641797-A
Policy Issued In: Missouri

Schedule Of AD&D Insurance Benefit:

Under age 70 -	\$2,000
Age 70 or over -	\$1,000

The amount payable for certain Losses will differ. See **Amount Payable** below. Although you may have more than one deposit account with your Financial Institution, your total insurance under the Group Policy may not exceed the amount shown above.

Insuring Clause: If you have an accident, including accidental exposure to adverse weather conditions, while insured under the Group Policy and the accident results in a Loss, we will pay benefits according to the terms of the Group Policy after we receive Proof Of Loss satisfactory to us.

Amount Payable: The amount payable is equal to a percentage of the AD&D Insurance Benefits in effect on the date of the accident. The percentage is shown below.

Loss:	Percentage	Loss:	Percentage
Life	100%	Thumb and Index Finger of same hand	25%
One hand, one foot, or sight of one		Quadriplegia	100%
Eye, speech, or hearing in both ears	50%	Hemiplegia	50%
Two or more of the above Losses	100%	Paraplegia	50%

No more than 100% of the amount of AD&D Insurance Benefit in effect will be paid for all Losses incurred by you as a result of one accident.

Exclusions: No AD&D Insurance Benefits are payable if the accident or Loss is caused or contributed to by: 1. War or act of War. War means declared or undeclared war, whether civil or international, and any substantial armed conflict between organized forces of a military nature. 2. Suicide or other intentionally self-inflicted injury, while sane. 3. Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot. Actively participating does not include being at the scene of a violent disorder or riot while performing official duties. 4. The voluntary use or consumption of any poison, chemical compound, alcohol, or drug, unless used or consumed according to the directions of a physician. 5. Sickness or Pregnancy existing at the time of the accident or exposure. 6. Heart attack or stroke. 7. Medical or surgical treatment or diagnostic procedure for any of the above. 8. Boarding, leaving, or being in or on any kind of aircraft (this exclusion will not apply if the person who incurs the Loss is a fare paying passenger on a commercial aircraft).

Definition Of Loss: Loss means loss of life, hand, foot, sight, speech, hearing in both ears, thumb and index finger of the same hand, Quadriplegia, Hemiplegia, or Paraplegia which meets all of the following requirements: 1. Is caused solely and directly by an accident. 2. Occurs independently of all other causes. 3. Occurs within 365 days after the accident. With respect to Loss of life, death will be presumed if you disappear and the disappearance: 1. Is caused solely and directly by an accident that reasonably could have caused Loss of life; 2. Occurs independently of all other causes; and 3. Continues for a period of 365 days after the date of the accident, despite reasonable search efforts. With respect to a **hand or foot**, Loss means actual and permanent severance from the body at or above the wrist or ankle joint. With respect to **sight**, Loss means entire, uncorrectable, and irrecoverable loss of sight. With respect to **speech or hearing**, Loss means entire and irrecoverable loss of speech or hearing, as certified by a Diplomate of the American Board of Otolaryngology. With respect to **thumb and index finger** of same hand, Loss means actual and permanent severance from the body at or above the metacarpophalangeal joints. The benefit for loss of thumb and index finger will not be paid if benefits are payable for Loss of that entire hand. With respect to **Quadriplegia**, **Hemiplegia**, and **Paraplegia**, Loss must be certified by a licensed medical professional to be permanent, complete, and irreversible. Quadriplegia means total paralysis of both upper and lower limbs. Hemiplegia means total paralysis of the upper and lower limb on the same side of the body. Paraplegia means total paralysis of both lower limbs.

Becoming Insured. To become insured you must be an eligible Member. You are a Member if you are: 1. A primary owner of a deposit account at a Financial Institution which has elected coverage under the Group Policy; 2. A member of Financial Solutions Associations, Inc.; and 3. At least 18 years of age. You are eligible on the later of the date you become a Member, and the date your Financial Institution first participates under the Group Policy. Your AD&D Insurance becomes effective on the date you become eligible. Your Financial Institution pays the entire cost of your insurance.

When AD&D Insurance Ends. AD&D Insurance ends automatically on the earliest of the following: 1. The date the Group Policy terminates. 2. The date your Financial Institution ceases to participate under the Group Policy. 3. The date you cease to be a Member.

GP494-ADD/S399

Claims. Filing A Claim: Claims should be filed on our forms. If we do not provide our forms within 15 days after they are requested, the

claim may be submitted in a letter to us. **Time Limits On Filing Proof Of Loss:** Proof Of Loss must be provided within 90 days after the date of the Loss. If that is not possible, it must be provided as soon as reasonably possible, but not later than one year after that 90 day period. If Proof Of Loss is filed outside these time limits, the claim will be denied. These limits will not apply while the Member or Beneficiary lacks legal capacity. **Proof Of Loss:** Proof Of Loss means written proof that a Loss occurred: 1. For which the Group Policy provides benefits; 2. Which is not subject to any exclusions; and 3. Meets all other conditions for benefits. Proof Of Loss includes any other information we may reasonably require in support of a claim. Proof Of Loss must be in writing and must be provided at the expense of the claimant. No benefits will be paid until we receive Proof Of Loss. **Investigation Of Claim:** We may have you examined at our expense at reasonable intervals. Any such examination will be conducted by specialists of our choice. We may have an autopsy performed at our expense, except where prohibited by law. **Time Of Payment:** We will pay benefits within 60 days after Proof Of Loss is satisfied. **Notice Of Decision On Claim:** The claimant will receive a written decision on a claim within 90 days after we receive the claim. If we deny any part of the claim, the claimant will receive a written notice of denial containing: 1. The reasons for our decision; 2. Reference to the parts of the Group Policy on which our decision is based; 3. A description of any additional information needed to support the claim; and 4. Information concerning the claimant's right to a review of our decision.

Benefit Payment And Beneficiary Provisions. Payment Of Benefits: Benefits will be paid in a lump sum. Benefits payable because of Loss of life will be paid to the Beneficiary you name. Benefits payable for Losses other than Loss of life will be paid to you. Any such benefits remaining unpaid at your death will be paid according to the provisions for payment of a death benefit. **Naming A Beneficiary:** Beneficiary means a person you name to receive death benefits. You may name one or more Beneficiaries. Two or more surviving Beneficiaries will share equally, unless you specify otherwise. You may name or change Beneficiaries at any time without the consent of a Beneficiary. You must name or change Beneficiaries in writing. Your designation: 1. Must be dated and signed by you; 2. Must be delivered to the Policyowner during your lifetime; 3. Must relate to the insurance provided under the Group Policy; and 4. Will take effect on the date it is delivered to the Policyowner. **Simultaneous Death:** If a Beneficiary dies on the same day you die, or within 15 days thereafter, benefits will be paid as if that Beneficiary had died before you, unless Proof Of Loss with respect to your death is delivered to us before the date of the Beneficiary's death. **No Surviving Beneficiary:** If you do not name a Beneficiary, or if you are not survived by one, benefits will be paid in equal shares to the first surviving class of the following classes: 1. Your spouse. 2. Your children. 3. Your parents. 4. Your brothers and sisters. 5. Your estate. To the extent permitted by law, the amount payable will not be subject to any legal process or to the claims of any creditor or creditor's representative.

Time Limits On Legal Actions. No action at law or in equity may be brought until 60 days after we have been given Proof Of Loss. No such action may be brought more than three years after the earlier of: 1. The date we receive Proof Of Loss; and 2. The time within which Proof Of Loss is required to be given.

Incontestability Provision. Any statement made to obtain or to increase insurance under the Group Policy is a representation and not a warranty. No misrepresentation will be used to reduce or deny a claim unless: 1. The insurance would not have been approved if we had known the truth; and 2. We have given you or any other person claiming benefits a copy of the signed written instrument which contains the misrepresentation. After the insured's insurance has been in effect for two years, we will not use a misrepresentation to reduce or deny a claim.

Definitions. AD&D Insurance means your accidental death and dismemberment insurance under the Group Policy. **Financial Institution** means a bank or credit union which has elected to provide coverage under the Group Policy to primary owners of deposit accounts. **Group Policy** means the group accidental death and dismemberment insurance policy issued by us to the Policyowner and identified by the Group Policy Number. **Pregnancy** means the pregnancy, childbirth, or related medical conditions, including complications of pregnancy of a person insured under the Group Policy. **Sickness** means the sickness, illness, or disease of a person insured under the Group Policy.