



# CommunityResource

## Federal Credit Union

20 Wade Rd. • Latham, NY • 12110

Dear Member,

We've renewed the group Accidental Death and Dismemberment policy providing all members and staff in good standing of Community Resource FCU with \$3,500 AD&D coverage, 24 hours a day, on and off the job. There is no cost to you for this coverage.

Name your beneficiary by completing and returning the enclosed card, or respond online at [mybenefits.nilife.com](http://mybenefits.nilife.com), and use access code SGAYK. New York State law requires that each member be allowed to receive their certificate of coverage and properly name their beneficiary. If you don't name your beneficiary, your benefit would be paid to your estate and may be taxable.

After naming your beneficiary, you can also receive:

- A complimentary Legacy Will Kit® – Help protect the legacy you plan to leave your loved ones.
- An optional Health Services Discount Program – Provides household discounts of 10% to 60% on prescriptions, hearing care, vision care/products, and dental care.

This coverage is provided through National Income Life Insurance Company (NILICO), a New York State based company serving working families.

Sincerely,

Anthony LaPointe  
CFO

A NILICO representative will provide your personalized certificate of coverage, witness your beneficiary designation, and provide your other no-cost items. NILICO has other supplemental insurance programs that are available strictly on a voluntary basis. If you do not receive your certificate of coverage or designate your beneficiary as provided for by New York State law, or if you have any questions please call National Income Life Insurance Company at 1-800-503-1426.

*The friendly place to bank.*



Federally Insured by NCUA | NMLS# 779828  
[www.communityresourcefcu.com](http://www.communityresourcefcu.com)

