

CMFG Life Insurance Company

May 6, 2014

Jason Boesch, Manager Energize Credit Union PO Box 54309 Oklahoma City OK 73154-1309

Group Number: 035-0254-7

Dear Mr. Boesch:

On March 24, 2014, a packet was sent to you indicating CUNA Mutual Group's intention to exit the Loan Protection and Life Savings product(s) by the end of 2014 and providing you notice of non-renewal of your Loan Protection and Life Savings Insurance Policies. In that packet you were given the opportunity to extend your coverage through December 31, 2014, or accept non-renewal of your coverage on your anniversary date.

As requested, your credit union's Loan Protection and Life Savings Group Insurance Contract(s) and Member Certificates will non-renew and end effective 12:00 midnight on December 31, 2014. Please discard your CUNA Mutual Group Loan Protection and Life Savings Group Insurance Contract(s) and Member Certificates.

Please remember to provide your members with a 30 day notice of the termination of this coverage. This communication is required to come from the credit union since you are the policyholder. If you would like sample member notice language, please contact CUNA Mutual Group.

CUNA Mutual Group appreciates having had the opportunity to provide you with this insurance coverage. If you have any questions, please contact our office at 1.855.728.5204.

Sincerely,

zu Nt

Jim Power Executive Vice President, Chief Products Officer CUNA Mutual Group

paj ISLC02