FIRST TECH CREDIT UNION



€3,000 Member Death Benefit Insurance Programme

Get more from life with less family worries when you're gone

Time spent with your family and friends is so precious, so live your life to the full, assured that you've made financial provision for your funeral expenses when you're gone.

No matter what your stage of life, ***The Member Death Benefit Programme (MDBI)*** gives you peace of mind and lessens worry for your family, or those left behind, during what will be a difficult and emotional time for them.

The Member Death Benefit Programme (MDBI) comes into effect in January and July of each year. As this is a Community Programme, First Tech Credit Union is required to deduct **€90.00** annually from **each** participating member. **(Joint account holders must complete and sign separate forms)**

This cover from January-December is not automatic, so you must **OPT-IN** to join and give permission for us to deduct the policy premium from your Share Account. This premium will auto renew unless otherwise instructed and be deducted in January each year.

OPT-IN for a combined €4,500

We advise you to OPT-IN, as this ***Member €3,000 Death Benefit***, combined with members' **current** First Tech Credit Union Life Savings Benefit, will provide a ***minimum of €4,500**** for your dependents.

**Terms and conditions apply*

All members wishing to avail of this optional €3,000 need to sign and send a fully completed ***OPT-IN Form*** to First Tech Credit Union, 55 Dawson Street, Dublin 2.

New members may sign up half yearly on January 1st or July 1st with the premium taken on a pro rata basis in the first year and on January 1st for each year thereafter.

FTCU-10-2026

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First Tech Credit Union Ltd. is regulated by the Central Bank of Ireland

I wish to OPT-IN to the €3,000 Member Death Benefit Insurance Programme managed by First Tech Credit Union and arranged through CMutual Services (Ireland) Limited.

I confirm that,

1. Having read the Key Facts & Policy Summary, I am eligible to join the Member Death Benefit Insurance Programme.

2. I have and will continue to have sufficient funds in my Share Account to pay the annual premium*.

3. I understand this is a programme that is subject to review on an annual basis and I will be informed of any changes or updates through First Tech Credit Union's AGM Booklet and website.

4. I am aware this programme, which runs from January - December annually, will be auto-renewed in January of each year.

5. I understand I can cancel my membership or opt out of this programme at any time by advising First Tech Credit Union in writing of my decision.

6. I understand the insurer can choose to terminate the Programme and cover at the end of each Programme period.

*** Failure to have sufficient funds in your account at the time the premium is deducted will result in your participation in the programme being cancelled.**

OPT-IN Form. €3,000 Member Death Benefit Insurance Programme

Please sign the completed form and return to First Tech Credit Union, 55 Dawson Street, Dublin 2.

Membership Number: _____

First Name: _____ Surname: _____

Date of Birth: _____

Contact Phone Details: _____

Email: _____

Home Address: _____

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_____

I agree that the information I have provided to First Tech will be shared with CMutual Services (Ireland) Limited and its insurers, for the purposes of my membership of the Member Death Benefit Insurance Programme, and that all is correct. I confirm that I want to be included in the Member Death Benefit Insurance Programme:

Signature: Print Name: Date:

I confirm that I authorise First Tech Credit Union to deduct the premium, which I acknowledge may be reviewed and/or changed annually, from my First Tech Credit Union Share account. ***I understand that if there are insufficient funds in my account to pay the premium, then my the membership of the Member Death Benefit Insurance Programme will lapse and I will no longer be eligible for insurance benefits arising.***

Signature: Print Name: Date:

This product is through intermediary CMutual Services (Ireland) Limited and underwritten by Utmost PanEurope DAC.

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