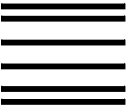
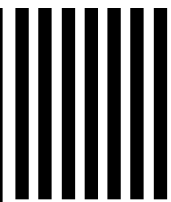


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SOFCU COMMUNITY CREDIT UNION

PO BOX 1358

Grants Pass, OR 97528-0323



Must-have protection for all homeowners!

The HomeReliance Plan[®] offers you:

- **A broad list of covered items** – from a home’s major systems to everyday appliances
- **Like-kind replacement** – on most non-repairable items
- **Peace of mind** – protects you from unexpected repair or replacement costs
- **Budget protection** – a reasonable trade service call fee ^{††} instead of a potentially large repair or replacement bill
- **Round-the-clock convenience** – customer service representatives will assist you 24 hours a day, 7 days a week
- **Access to qualified trade professionals** – our nationwide network of licensed and insured service technicians are ready to help you anytime
- **Flexibility** – All plans are transferable (great for gifts or resale ^{†††})

† With either plan, coverage begins 30 days after enrollment in the program.
 †† The plan is subject to a \$50 trade service call fee.
 ††† \$15 transfer fee applies.



HomeReliance Plan[®]

Don't get caught without this protection!
 To request coverage, please call
 541-479-2601
 877-266-2601
 or complete the enclosed enrollment form, fold, seal and mail today.

This brochure contains a brief description of the HomeReliance Plan. Please refer to the Terms and Conditions, which you will receive upon enrollment, for complete details including exclusions and limitations that may apply.

The HomeReliance Plan is provided and administered by Federal Warranty Service Corporation, P.O. Box 105689, Atlanta, GA 30348-5689.

Avoid costly, **unexpected** household repairs.

ENROLL TODAY in the HomeReliance Plan!

No homeowner should be without the HomeReliance Plan.[®]

Choose a plan that best fits your needs

Save hundreds of dollars with the HomeReliance Plan.[®] See below.

Enroll in the HomeReliance Plan.[®] Now!

Your home's systems and appliances are probably running smoothly today, but eventually they may break down due to normal wear and tear. It's impossible to predict when those breakdowns will occur, or how costly the repair or replacement may be. Not to mention the hassle you could face trying to find a trustworthy technician.

Fortunately, SOFCU Community Credit Union is providing you, a valued customer, the opportunity to enroll in the HomeReliance Plan.[®] This plan will help protect your home's systems and appliances regardless of age, make or model. It's a great way to protect yourself from unexpected and costly repair bills, so take advantage of this valuable opportunity today!

The HomeReliance Plan.[®] provides coverage on major systems and most appliances, and is backed by insurance.* Choose from:

- **Major Systems Plan** ** Includes coverage on most major systems and unique homeowner benefits.
- **Basic Plan** ** Includes coverage on most major appliances and systems, and unique homeowner benefits.

Plus, enjoy these value-added services:

- Homeowners' do-it-yourself advice hot line
- Expert review of nonwarranty-related, third-party contractor quotes/estimates
- Access to qualified trade professionals for nonwarranty-related service

Please refer to the chart on the right for the items covered under each plan.

Items Covered	Major Systems Plan	Basic Plan
Air Conditioning	✓	✓
Built-In Microwave		✓
Clothes Washer		✓
Clothes Dryer		✓
Cooktop		✓
Dishwasher		✓
Duct Work	✓	✓
Electrical System	✓	✓
Exhaust Fans (Built-in)		✓
Food Spoilage Benefit		✓
Furnace	✓	✓
Garbage Disposal		✓
Heat Pump	✓	✓
Internal Waste/Drain Lines	✓	✓
Kitchen Exhaust Fan		✓
Motor and Pump Assemblies on Built-in Whirlpool Tub		✓
Oven		✓
Permanently-installed Sump Pump	✓	✓
Plumbing System	✓	✓
Range		✓
Refrigerator		✓
Thermostat	✓	✓
Trash Compactor		✓
Water Heater	✓	✓
Unique Homeowner Benefits • Do-It-Yourself Hot Line • Review of Quotes/Estimates • Access to Trade Professionals	✓	✓

Price	Major Systems Plan	Basic Plan
One Year Term	\$292	\$462
Two Year Term	\$584	\$924
Three Year Term	\$876	\$1,386

Both plans are subject to a \$50 per incident service fee.

Estimated Costs With and Without Coverage on Selected Items

Failed Item	Remedy	Your Average Cost Without HomeReliance Plan. [®] Coverage [§]	Your Actual Cost With HomeReliance Plan. [®] Coverage
Furnace	Repair Replacement	\$75 to \$750 \$1,250 to \$3,500	\$50 \$50
Air Conditioning	Repair Replacement	\$75 to \$1,250 \$1,500 to \$3,500	\$50 \$50
Plumbing – Misc. Water Heater	Repair Replacement	\$100 to \$750 \$350 to \$700	\$50 \$50
Electrical – Misc. Main Service Panel	Repair Replacement	\$100 to \$650 \$600 to \$1,500	\$50 \$50
Kitchen Refrigerator	Repair Replacement	\$75 to \$450 \$400 to \$1,200	\$50 \$50
Kitchen Range/Oven	Repair Replacement	\$75 to \$300 \$400 to \$1,500	\$50 \$50
Garbage Disposal	Replacement	\$125 to \$250	\$50 \$50
Clothes Washer/Dryer	Repair Replacement (Per Unit)	\$75 to \$400 \$350 to \$800	\$50 \$50

NOTE: All repairs and/or replacements are subject to the terms and conditions in the HomeReliance Plan.[®] contract.

§ Based upon national averages of industry service technicians.

You will not be covered by this important protection until you enroll. Call 541-479-2601 or simply complete this form, fold, seal and mail today.

1 Write your name, address and phone number.

PRINT CUSTOMER'S NAME (REQUIRED)

CUSTOMER'S ADDRESS

CITY/STATE/ZIP

DAYTIME PHONE # ()

2 Select your plan.

PLAN (choose one)

<input type="checkbox"/> Major Systems Plan (1 Year) \$292	<input type="checkbox"/> Basic Plan (1 Year) \$462
<input type="checkbox"/> Major Systems Plan (2 Years) \$584	<input type="checkbox"/> Basic Plan (2 Years) \$924
<input type="checkbox"/> Major Systems Plan (3 Years) \$876	<input type="checkbox"/> Basic Plan (3 Years) \$1,386

Prices include sales tax.

3 Select your payment method, sign and date. Moisten where indicated, fold, seal and mail.

Yes! Please enroll me in the HomeReliance Plan.[®]

PAYMENT METHOD (choose one)

Enclosed check or money order payable to "Service Contract."

Applicant accepts and authorizes SOFCU Community Credit Union to apply service contract fee upon close of escrow.

CUSTOMER'S SIGNATURE _____ DATE / /

X

By signing this form, I am providing authorization to enroll in the HomeReliance Plan. I understand that the purchase of this plan is voluntary and I'm free to cancel anytime. I attest that the items to be covered under this contract are in good working order to the best of my knowledge. I further agree that failure to notify the Administrator prior to repair or replacement of any covered item will result in a refusal of coverage on that item. Coverage is effective 30 days after your enrollment is processed.

FOR OFFICE USE ONLY

OFFICER/SALES AGENT	TELEPHONE #
ADDRESS	CITY/STATE/ZIP

PP2432-0808 mdhp

* This is not a contract of insurance; however, the performance of this agreement is guaranteed by a contractual liability insurance policy issued to the administrator by American Bankers Insurance Company of Florida, with a Best's Rating of "A" (Excellent). This rating is third highest out of 16 categories. A.M. Best Company is an organization that rates insurance companies based on financial strength and operating performance. A.M. Best Company ratings range from A++ to F. The A.M. Best Company neither endorses nor is affiliated with American Bankers Insurance Company of Florida.

** With either plan, coverage begins 30 days after enrollment in the program.



Take advantage of this valuable offer!

Complete the enclosed enrollment form and mail today.