



# Help members borrow with confidence

Integrated payment protection can help you meet members' needs when it matters most

Loans remain a central part of members' financial lives



**80%**

agree loans are part of building financial wellbeing throughout life

But borrower concern for repaying loans has grown



**9 in 10**

are concerned life events could impact their ability to make payments

Heightened uncertainty has led to greater interest in payment protection — including debt protection, credit insurance, GAP and MRC



**82%**

are interested in electing payment protection on their next loan



**61%**

increase in openness to loan protection since 2023

Despite interest, many lack understanding of payment protection



**5 in 10**

don't recall being offered protection on their last loan

Timely educational content can help empower members to make informed decisions



**96%**

prefer to learn about protection options before finalizing their online loan application



**60%**

expect to learn more during the online loan application process

Integrated payment protection solutions from TruStage™ deliver convenient, educational experiences during the loan application to help members borrow with confidence.

Visit the [Integrated Payment Protection Page](#) to learn how you could promote long-term financial wellbeing today.

Source: TruStage, 2025 Consumer Lending Preferences Study, March 2025.

TruStage™ is the marketing name for TruStage Financial Group, Inc. its subsidiaries and affiliates. Corporate headquarters are located in Madison, Wis.

LPS-8227698.1-0725-0827 © TruStage