

**Date:** [Insert Date]

[Member Name]  
[Address Line 1]  
[Address Line 2]  
[City, State, Zip Code]

**Subject:** URGENT: Expiration of Auto Insurance Referral/Grace Period

Dear [Member Name],

Our records indicate that the temporary insurance referral or grace period provided for your auto loan on the vehicle listed below is set to expire on **[Expiration Date]**.

**Vehicle Information:**

Year/Make/Model: [Insert Vehicle Info]  
Loan Account Number: [Insert Account Number]

To comply with the terms of your loan agreement with [Credit Union Name], you are required to maintain comprehensive and collision insurance coverage for the full term of your loan. The policy must list [Credit Union Name] as the Lienholder/Loss Payee.

**Action Required:**

Please provide us with your updated insurance policy declarations page before [Expiration Date]. You can submit this information via:

- Email: [Insert Email Address]
- Fax: [Insert Fax Number]
- Online Portal: [Insert Website URL]
- In Person: Visit any of our local branches.

Failure to provide proof of valid insurance may result in the placement of Lender-Placed Insurance (LPI). Please be advised that LPI is typically more expensive than private insurance and only protects the Credit Union's interest in the vehicle, not yours.

If you have already updated your insurance or sent us this information, please disregard this notice.

If you have any questions, please contact our Loan Department at [Phone Number].

Sincerely,

[Staff Name/Department]  
[Credit Union Name]