



August 12, 2025



JOHN Q SAMPLE
123 ANY STREET
CITY, STATE ZIP

*****NOTIFICATION OF CHANGE*****

RE: Notice of Billing Change for Your Accidental Death and Dismemberment (AD&D) Insurance Plan
Coverage ID: 123456789

Dear JOHN Q SAMPLE,

As the insurance agent that services your Accidental Death & Dismemberment (AD&D) insurance plan underwritten by Federal Insurance Company, a Chubb Company, we wanted to provide you with an important update regarding the payment method for your coverage.

Billing Change

After September 20, 2025, the premium for your coverage will no longer be able to be billed to your Fingerhut Credit Account issued by WebBank.

ACTION NEEDED BY 09/19/2025: To continue your coverage without interruption, you must take the following steps:

- Register and/or login to view your policy details at fmservice.com.
- Select "**Update Autopay**" to provide the credit or debit card information for the account that you would like us to bill for your coverage (other than your Fingerhut Credit Account).
- You can also use your mobile device to scan the barcode above and it will take you directly to the website.
- Your premium amount will not change.

If you do not provide an alternative payment method as requested above by 09/19/2025, you will soon begin receiving a [BILL FREQUENCY= monthly/quarterly] Premium Due Notice for this AD&D insurance plan through the mail. Please be advised that your Premium Due Notice will include an additional \$3.50 manual billing fee. You can avoid the manual billing fee by providing an automated payment method at fmservice.com and ensuring that funds are available at the time of each billing.

You must pay this Premium Due Notice or provide an alternative billing method to keep your insurance in-force.

If you have questions about your plan, please contact our customer service department at 1-855-644-5609, Monday to Friday, 7:00 a.m. to 8:00 p.m., Central Time.

Sincerely,

Franklin Madison Group LLC

Fingerhut Credit Accounts are issued by WebBank.

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(Rev. 08/25)

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