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**You can't predict it. But you can help protect it.**

Dear Cross River Bank Employee,

You work hard for your paycheck, and we'd like to help you protect it.

We know that life is a balancing act. It's about standing up to the expected and unexpected every day. For 60 years, we've been dedicated to helping people protect their financial security and peace of mind when they've needed it most.

While you can't possibly foresee everything that can come your way, you can make smart choices so you are better prepared for the things life can throw at you. That's why I'd like to talk to you about Aflac insurance.

**Aflac is different from health insurance; it's insurance for daily living.** While major medical insurance pays doctors and hospitals, Aflac pays cash benefits directly to you.<sup>1</sup> Benefits are paid regardless of any other coverage you may have—even workers' compensation. And because we want you to be able to focus on getting better and not worry about how you will pay the unexpected medical bills or other everyday living expenses such as rent/mortgage payments, we focus on getting you cash as quickly as possible. Most claims are paid within four days and with One Day Pay<sup>SM</sup>, eligible claims can be paid in just a day when you submit online.<sup>2</sup> And you use the money however you see fit.

**When you have an Aflac policy, it belongs to you, not your company.** You own it. So if you change jobs, don't worry.

For more information about Aflac policies and to apply for coverage, call us at **310-383-6074**.

You'll always have our promise that we'll help protect you and your family. I look forward to assisting you.

**Danielle Murphy**

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<sup>1</sup>Benefits are paid directly to you, unless otherwise assigned. <sup>2</sup>One Day Pay<sup>SM</sup> available for most properly-documented, individual claims submitted online through Aflac SmartClaim<sup>SM</sup> by 3 p.m. ET. Aflac SmartClaim not available on the following: Disability, Life, Vision, Dental, Medicare Supplement, Long-Term Care/Home Health Care, Aflac Plus Rider, Specified Disease Rider and Group policies. Processing time is based on business days after all required documentation needed to render a decision is received and no further validation and/or research is required. Individual Company Statistic, 2016. **Coverage is underwritten by American Family Life Assurance Company of Columbus. In New York, coverage is underwritten by American Family Assurance Company of New York.** Worldwide Headquarters | 1932 Wynnton Road | Columbus, Georgia 31999