

**IMPORTANT INFORMATION ABOUT OUR  
INSURANCE SALES PRACTICES**

Please read this notice carefully and keep a copy for your records. Our bank will not condition the approval of your loan application on your purchase of any type of insurance product from the bank or any of its affiliates.

If you choose to purchase an insurance product you may do so from any insurance agency or broker.

Our bank offers credit life and accident and health insurance through Central States Health and Life Co. of Omaha. However, you are not required to purchase this or any type of insurance in order to obtain a loan from us.

I/we have read this disclosure, and understand its contents, as evidenced by my/our signature(s) below. I/we understand that this acknowledgement is a part of the loan application.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date