

NOTICE OF FREE CHOICE OF AGENT AND INSURER

Borrower(s):

Financial Institution:

Property:

The Kentucky Insurance Code, KRS 304.12-150, provides that when insurance is required according to the terms of a debt or loan you have the right to choose the agent and insurer through or by which your insurance is to be placed. Your free choice of an agent and insurer and an adequate insurance policy cannot be refused. If you, as a consumer, are denied your right to choose, or if an adequate insurance policy is refused, you should notify the Commissioner of Insurance at P.O. Box 517, Frankfort, KY 40602 or 1-800-595-6053.

FINANCIAL INSTITUTION DISCLOSURES

Kentucky Revised Statute 304.9-135(2)(e) requires that the following disclosures be provided to you, in writing, prior to the sale of insurance to you by a financial institution.

The insurance offered by this financial institution is not a deposit.

The insurance offered by this financial institution is not insured by the Federal Deposit Insurance Corporation or other government agency that insures deposits.

The insurance offered by this financial institution is not guaranteed by the financial institution.

The insurance offered by this financial institution is optional or, if required, the insurance may be purchased from any insurance agent or insurer selected by you which provides the same or equivalent coverage.

Not purchasing the insurance offered by this financial institution if it is optional, or purchasing the insurance from another insurance agent or insurer if the insurance is required, will not affect current or future credit decisions concerning you which will be made by this financial institution.

I have seen, read and understand the foregoing:

Borrower Date

Borrower Date

Borrower Date

Borrower Date