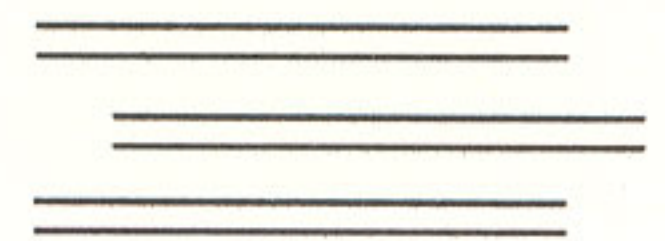


Citizens Community Bank



Serving Mid-Missouri Since 1913

Federal Credit Application Insurance Disclosure

I (we) have initiated a credit application, with **Citizens Community Bank**.

The credit application, whether written or oral, may have included the solicitation, the offering or the selling, to me/us, of an insurance product or annuity, in connection with this credit application.

Federal law prohibits the bank from conditioning the extension of credit on either: 1. my/our purchase of an insurance product or annuity from the bank or from one of its affiliates; or 2. my/our agreement not to obtain or a prohibition on me/us, from obtaining an insurance product or annuity, from an unaffiliated entity.

By signing, I/we acknowledge that I/we have received a copy of this form, on today's date. Unless this disclosure is provided electronically, or I/we have applied for credit by mail, I/we also acknowledge that you have provided this disclosure, to me/us orally.

Applicant's Signature

Date

Co-Applicant's Signature

Date

