

THE CITIZENS NATIONAL BANK INSURANCE DISCLOSURE

The bank may offer you a credit insurance product.

INSURANCE PRODUCTS SOLD THROUGH OR IN THE BANK ARE NOT A DEPOSIT OR OTHER OBLIGATION OF, OR GUARANTEED BY, THE BANK OR ANY AFFILIATE OF THE BANK. THE INSURANCE PRODUCT IS NOT INSURED BY THE FEDERAL DEPOSIT INSURANCE CORPORATION (FDIC) OR ANY OTHER AGENCY OF THE UNITED STATES, THE BANK, OR ANY AFFILIATE OF THE BANK.

You are not required or obligated to purchase insurance from the bank or any affiliate, or particular unaffiliated third party as a condition to obtaining your loan, and your decision as to insurance agents will not affect your credit terms in any way. The bank may not condition an extension of credit on your agreement not to obtain, or a prohibition on you from obtaining, an insurance product from an unaffiliated entity.