

Consumer Protection in <u>Sale of Insurance</u> Disclosure

The purchase of any insurance product from or on behalf of the Peoples State Bank of Colfax is not a deposit, nor is it guaranteed by the bank, or any of its affiliates.

The Insurance product is not insured by Peoples State Bank of Colfax or the Federal Deposit Insurance Corporation (FDIC).

The Insurance product may be available from other sources.

The purchase of this Insurance product from Peoples State Bank of Colfax has not affected the bank's decision to reject or approve credit for the consumer(s).

Peoples State Bank of Colfax, as a condition of granting you a loan, cannot require that you purchase an Insurance product from them or any of its affiliates.

Peoples State Bank of Colfax, as a condition of granting you a loan, cannot require your agreement not to obtain or prohibit you from obtaining an Insurance product from an unaffiliated entity.

- ♦ NOT A DEPOSIT
- ♦ NOT FDIC INSURED
- ◊ NOT GUARANTEED BY PEOPLES STATE BANK OF COLFAX

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