

**CREDIT APPLICATION DISCLOSURE FOR
INSURANCE/ANNUITY PRODUCTS
DL2005_App**

**National Bank of Vermont
Where America Banks
1000 W. Maple
P.O. Box 1212
W. Bloomfield, Florida 12345-7890
Fort & Greenfield office #31**

LOAN NUMBER	DISCLOSURE DATE	BUSINESS ACCOUNT NUMBER	LOAN OFFICER
1234567	December 6, 2011	56888	John Green

APPLICANT INFORMATION

Jack H. Silverman M.D.
123 Mainland Avenue
Suite 100 West Wing
Auburn Hills, DE 45123-5678

IMPORTANT NOTICE

DO NOT SIGN THIS FORM UNTIL YOU READ IT AND UNDERSTAND ITS CONTENTS

Insurance and/or annuity products may be solicited, offered, or sold in connection with the type of credit for which you have applied. We cannot, as a condition for you to obtain the credit:

- require you to purchase an insurance product or annuity from us, or from any of our affiliates; or
- make you agree not to obtain, or prohibit you from obtaining, an insurance product or annuity from another company that is not affiliated with us.

INSURANCE/ANNUITY PRODUCTS DISCLOSURE

Any insurance product or annuity that you may agree to purchase from us or our affiliates:

- is not a deposit or other obligation of ours, or our affiliates; and
- is not guaranteed by us or our affiliates; and
- is not insured by the Federal Deposit Insurance Corporation (FDIC) or any other agency of the United States (with the exception of any federal crop insurance or federal flood insurance); and
- is not insured by us or our affiliates; and
- if the insurance product or annuity that you agree to purchase from us or our affiliates involves investment risk, this risk includes the possible loss of value and principal; and
- we are not obligated to provide benefits under the insurance contract.

ACKNOWLEDGMENT. Each undersigned Applicant hereby acknowledges receipt of this Credit Application Disclosure for Insurance/Annuity Products on the date indicated below, and has read and understood its contents.

Jack H. Silverman M.D.

Date

CERTIFICATION. The undersigned hereby certifies that on behalf of the Financial Institution he/she orally provided the above disclosures to the Applicant on the date noted below.

National Bank of Vermont d/b/a Community Bank of America

By: Benjamin D. Lenders Sr.
Its: Chief Finance Officer

Date

By: Madeline A. Lenderson
Its: Vice President

Date