FINANCIAL INSTITUTION DISCLOSURES

Kentucky Revised Statute 304.9-135(2)(f) requires that the following disclosures be provided to you.

- 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 or any affiliate.

- The insurance may involve investment risk, including potential loss of principal.