



CREDIT APPLICATION INSURANCE DISCLOSURE

IMPORTANT

Read carefully and understand this
Disclosure before signing

In connection with your request for credit application being submitted to Blue Ridge Bank and Trust Co., we are required to disclose that we may solicit, offer to sell, or will sell you an insurance product or annuity with this extension of credit. **FEDERAL LAW PROHIBITS LENDERS FROM CONDITIONING THE EXTENSION OF CREDIT ON EITHER:**

1. Your agreement to purchase an insurance product from this institution or any of its affiliates; or
2. An agreement not to obtain or prohibit you from obtaining an insurance product or annuity from an unaffiliated entity.

By signing below, I acknowledge that you have provided this disclosure to me verbally and in writing on this date. If I received it electronically, I acknowledge I received this disclosure in writing.

Signature of Applicant Date

Signature of Applicant Date

(Please print name)

(Please print name)

CUSTOMER COPY