

Insurance Disclosure

Disclosure Statement to Potential Purchasers of Insurance Products from St. Mary's Financial Services, Inc. (SMFS), or a Contracted Third Party Vendor of St. Mary's Bank

As a potential purchaser of insurance products from St. Mary's Financial Services, Inc. (SMFS), or a contracted third party vendor of St. Mary's Bank, you should know that:

1. The insurance products available through SMFS or contracted third party are not covered by the National Credit Union Share Insurance Fund, are not insured or guaranteed by St. Mary's Bank, the NCUA or any governmental agency or insurance fund, and are not an obligation of your deposit with St. Mary's Bank. Some insurance products involve investment risk, which includes a potential loss of principal.
2. Any insurance required as a condition of the extension of credit by St. Mary's Bank need not be purchased from St. Mary's Bank, SMFS, or any other subsidiary, affiliate, or contracted third party. You are free to select another insurance provider. Your choice of another provider will not affect the current or future credit decision of St. Mary's Bank or the terms of any current or future extension of credit.
3. You may file complaints with St. Mary's Bank, 200 McGregor Street, P.O. Box 990, Manchester NH, 03105-0990, Attention: Risk Management and Compliance Officer, who can be reached at 603.669.4600, and with the New Hampshire Insurance Department at 56 Old Suncook Road, Concord NH, 03301-5151, and can be reached by telephone at 1.800.852.3416, or at 603.271.2261. You may also email them directly at requests@ins.state.nh.us.

Customer Acknowledgement

By signing below, I hereby acknowledge that I have received and read a copy of this Disclosure Statement and understand it's contents.

Customer Signature

Printed Name

Date

Customer Signature

Printed Name

Date

Signed original to St. Mary's Bank file
Copy to Member