

INVESTMENT DISCLOSURE ACKNOWLEDGEMENT

I acknowledge that I am investing in the following investment(s) and have received and reviewed an appropriate and current prospectus for each investment (stocks and bonds do not require a prospectus) from Financial Network Investment Corporation and/or its insurance agency affiliates, hereafter referred to as "Financial Network."

_____ Name of Investment(s)

I also acknowledge that:

- when I redeem shares or units I may receive more or less than I paid, depending on the market value of the securities in the fund or trust or the value of the variable annuity at that time.
- yields and returns may fluctuate, depending on market conditions, and are not guaranteed. Past results do not indicate future performance.
- securities are offered to me by Financial Network Investment Corporation (Financial Network), a registered broker/dealer. Financial Network is not a division or subsidiary of _____ (Credit Union). Credit Union will be compensated by Financial Network.

My initials below indicate that I understand the following product disclosures:

_____ Member's Initials

Mutual Funds

- A front-end sales charge of _____% will be deducted from my principal at the time of purchase as outlined in the prospectus. I may be eligible for reduced sales charges on my mutual fund investment(s) by investing additional amounts of money, pursuant to a letter of intent (LOI) as disclosed in the prospectus.
- OR
- Upon redemption, a contingent deferred sales charge (CDSC) of _____ to _____ declining over _____ years will apply, after which there will be no CDSC.

_____ Member's Initials

Variable Annuities

Upon redemption, a declining surrender charge will apply as stated on the Variable Product Disclosure for Customer Purchases, Switches and/or 1035 Exchanges form (FNIC 260).

I also understand that I have a _____ day no-surrender-charge period.

_____ Member's Initials

Stocks and Bonds

Commissions will be shown on agency transactions. This investment may be liquidated on any market business day at the current market value, less any sales charge. Bonds may be effected on a principal basis and a mark up or mark down may apply.

_____ Member's Initials

Investment Advisory Services

Certain investment advisory services may also be provided by Financial Network Investment Corporation and its representatives on a fee basis. Such services and fees are described in part II of FNIC ADV form provided to all advisory clients. Credit Union does not provide any investment advisory services.

I also acknowledge that my investments:

- may be offered by an individual who serves both functions of accepting members' deposits and the selling of non-deposit investment products.
- are not deposits, or other obligations of, or guaranteed or insured by, the Credit Union or any of its affiliates.
- are not insured by an agency or instrumentality of the United States such as the National Credit Union Share Insurance Fund (NCUSIF).
- involve investment risk, including possible loss of value.

_____ Print Member name

_____ Member signature _____ Date

_____ Print Co-Member name

_____ Co-Member signature _____ Date

Jason Knapps _____

_____ Print Registered Representative name

_____ Registered Representative signature _____ Date

