

AUTHORIZATION BY COMPANY PRINCIPAL OR GUARANTOR TO OBTAIN CONSUMER CREDIT REPORT

I understand that the information below may be used to obtain a consumer credit report about me. I have read the attached Fair Credit Reporting Act Notice and I authorize TBA Credit Union to obtain such a report in connection with Borrower's application or in accordance with the terms of any loan agreement.

Principal Name: _____

Social Security Number: _____ Date of Birth: _____

Residential Street Address: _____ City: _____ State: _____ Zip: _____

Borrower's Name: _____

Individual's Signature Required

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FAIR CREDIT REPORTING ACT NOTICE

TBA CREDIT UNION OBTAINS CONSUMER REPORTS* FROM CONSUMER REPORTING AGENCIES TO EVALUATE LOAN APPLICATIONS, TO DETERMINE ELIGIBILITY FOR ADDITIONAL FINANCIAL PRODUCTS AND SERVICES OFFERED BY CHIROPRACTIC FEDERAL CREDIT UNION , AND FOR OTHER LEGALLY PERMISSIBLE PURPOSES.

TBA CREDIT UNION MAY SHARE INFORMATION PROVIDED IN ANY CONSUMER REPORT WITH ANY CREDIT UNION PARTICIPATING IN THE INITIAL OR SUBSEQUENT FUNDING OR CONSIDERATION OF FUNDING (EVALUATING CREDIT FOR APPROVAL) OF THIS LOAN.

PLEASE NOTE THAT CONSUMER REPORT INFORMATION DOES NOT INCLUDE INFORMATION RELATING SOLELY TO TRANSACTIONS AND EXPERIENCES BETWEEN YOU AND TBA CREDIT UNION, INCLUDING INFORMATION YOU PROVIDE WITH THIS CREDIT REQUEST.

**A consumer report is any written, oral, or other communication from a consumer reporting agency which bears on an individual's creditworthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used in whole or in part for the purpose of serving as a factor in establishing the consumer's eligibility for: (a) credit or insurance to be used primarily for personal, family, or household purposes; (b) employment purposes; or (c) any other purpose authorized under section 604 of the Fair Credit Reporting Act.*