

Credit Reports Authorization Disclosure

You authorize First Harvest Credit Union to obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that First Harvest Credit Union will rely on the information in this application and your credit report to make its decision. You authorize First Harvest Credit Union to verify information submitted in this application, including current and previous employment. If your loan is approved, the loan terms and interest rate will depend on your creditworthiness.

If your loan is not approved, we may counteroffer with different terms or deny your loan application. Upon request, First Harvest Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you.

By applying, you acknowledge the interest rate shown throughout this application will differ from the Annual Percentage Rate (APR) that will be disclosed if your application is approved. The APR incorporates the interest rate as well as applicable finance charges (such as certain fees) which results in the APR usually being higher than the interest rate. You promise that everything you have stated in this application is correct to the best of your knowledge and that the information submitted is a complete listing of housing costs. If there are any important changes you will notify us in writing immediately. It is a crime to willfully and deliberately provide incomplete or incorrect information in this application.

State Notices:

Ohio Residents Only: The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Wisconsin Residents Only: (1) No provision of any marital property agreement, unilateral statement under S.766.59, or court decree under S.766.70 will adversely affect the rights of the credit union unless the credit union is furnished a copy of the agreement, statement or decree, or has actual knowledge of its terms, before the credit is granted or the account is opened. (2) If you are not applying for this account or loan with your spouse, the credit being applied for, if granted, will be incurred in the interest of the marriage or family of the undersigned.