



## TERMS AND CONDITIONS

Read the important information below before submitting your request. Depending on the nature of this request, these disclosures may contain important information regarding applicable rates, fees, and other costs.

### Important Disclosures

**Credit Report Authorization:** By submitting this request, you authorize the Credit Union to obtain credit reports in connection with this request for credit and for any update, increase, renewal, extension, or collection of the credit received and for other accounts, products, or services we may offer you or for which you may qualify. You understand that the Credit Union will rely on information in this request and your credit report to make its decision. When applicable, spousal information may be requested as a part of this request. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you.

### Accuracy of Information:

It is a crime to willfully and deliberately provide incomplete or incorrect information in this request.

**NOTICE TO NEW YORK RESIDENTS:** New York residents may contact the New York State Department of Financial Services to obtain a comparative listing of credit card rates, fees, and grace periods. New York State Department of Financial Services: 1-800-522-3330 or <https://www.dfs.ny.gov/>

---

### APR

**APR\* = Annual Percentage Rate.** Rate based on creditworthiness and term of loan. Rates are subject to change at any time and are not guaranteed.