



## **FAIR CREDIT REPORTING ACT**

By submitting your application, you authorize us to request and obtain one or more credit reports about you from one or more credit reporting agencies for the purpose of considering your application, reviewing or collecting any account opened for you, or for any other legitimate business purpose. Should you open an account with us, we may report information about your account to the credit reporting agencies. Late payments, missed payments, or other defaults on your account may be reflected in your credit report. We may from time to time, without notice to you except as required by law, respond to requests for information about your credit or other experiences with you or your account and may provide information about you and your account to credit and check reporting agencies.