

Please review the following before continuing:

Authorization to Access Credit Report

The Credit Union may obtain credit reports to update, increase, extend, renew, or collect on the credit you receive. Upon request, you will be provided with the name and address of any credit bureau from which we received a credit report.

By permitting the Credit Union to review your credit report related to this application, you enable us to determine if we might offer you other credit products with more favorable interest rates, lower payments, or other advantageous terms than your current credit products.

Loan Application Information

You promise that the information stated in this Loan Application is true and correct to the best of your knowledge. You authorize the Credit Union to obtain credit reports when updating its records in connection with any review, increase, extension, or renewal of credit, and in connection with any collection activities involving credit extended to you. False or misleading statements in your application may cause any loan to be in default. You agree that this application shall be the Credit Union's property whether or not this application is approved. You will notify the Credit Union in writing immediately of any changes in your name, address, or employment. You understand that it is a federal crime to willfully and deliberately provide incomplete or incorrect information to obtain credit.

If your application is approved, any collateral described in any security agreement, pledge, advance disbursement voucher, or similar document that may be executed now or in the future in connection with such credit will secure the Credit Union for repayment of funds advanced to you, subject to the terms and conditions of such documents.

Consent to Receive Calls/Texts

By providing any telephone number, including a wireless telephone (cell phone), or email address on this application, other Credit Union forms, or verbally, you consent to the Credit Union and/or our third-party providers, including debt collectors, contacting you by telephone, cell phone (voice or text message), which could result in message and data rate charges to you, or email address associated with your account. This contact is for servicing your account, delivering messages related to suspected or actual fraudulent activity, or collecting any amounts owed, excluding advertising and telemarketing purposes as prescribed by law. Contact may be made using manual dialing, automatic telephone dialing systems, or pre-recorded messages. You are not required to consent to telephonic contact as a condition of purchasing any property, goods, or services (including loans).

If you have provided a wireless telephone number(s), you represent and agree that you are the wireless subscriber or customary user with respect to the provided number(s) and have the authority to give this consent. Notify us of any changes to the wireless telephone number(s) provided to us.

You may withdraw your consent at any time by contacting the Credit Union by phone, in person, or through other reasonable means.

Important Information for Opening a New Account

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

Consent to Receive Credit Union Electronic Disclosures

The following disclosure is required by the federal Electronic Signatures in Global and National Commerce Act (E-SIGN Act). Please read this E-SIGN disclosure carefully and keep a copy for your records.

Electronic Delivery of Disclosures and Notices

By clicking the ACCEPT button below, you are consenting to receive disclosures related to your account(s) electronically. This includes, but is not limited to: statement copies, credit report copies, cleared check copies, signature cards, loan applications, loan documents, requests to release information, etc. By consenting to electronic delivery of disclosures, you agree to provide us with your current email address and agree to update us with any changes in such information by contacting us at the phone number or email address listed here:

- 800-264-8031
- callcenter@alatrustedcu.com

If you do not wish to continue, please click the CANCEL button below. If you prefer to apply for membership or a loan in person, please visit one of our branches or contact us at the phone number or email listed above.

Requesting Paper Copies

Even after consenting, you have the right to receive a paper copy of the disclosures related to your account(s). If you would like to receive a paper copy at no charge, please contact us at the phone number or email listed above.

Withdrawal of Consent

If after consenting, you can withdraw your consent at any time by contacting us at the phone number or email address listed above.

Hardware and Software Requirements

In order to access, view, and retain your account(s) information electronically, you must have:

- A personal computer or other device which is capable of accessing the internet.
- An Internet web browser with capabilities to support a minimum of 128-bit encryption.
- Software which permits you to receive, access, and print Portable Document format "PDF" files, such as Adobe Reader version 8.0 and above.

Termination/Changes

We reserve the right, in our sole discretion, to discontinue the provision of your account information electronically, or to terminate or change the terms and conditions on which we provide account information electronically. We will provide you with notice of any such termination or change as required by law.