



Credit Report Authorization & Electronic Consent

By clicking "**Submit Application**" (or checking this box), you provide "written instructions" to **UNITED POLES FEDERAL CREDIT UNION** under the Fair Credit Reporting Act (FCRA) and other applicable laws.

1. **Authorization:** You authorize **UNITED POLES FEDERAL CREDIT UNION** to obtain your consumer credit report and employment history from national credit reporting agencies (e.g., [Experian](#), [Equifax](#), or [TransUnion](#)) to evaluate your creditworthiness for this application.
2. **Verification:** You authorize the bank to verify your income, residency, and other provided information with third parties, including your employer and other financial institutions.
3. **Ongoing Use:** You agree that the bank may obtain subsequent credit reports for the purpose of servicing your account, reviewing credit lines, or taking collection action.
4. **Electronic Disclosure (E-Sign):** You consent to receive all required federal disclosures—including the results of this credit check and Truth-in-Lending notices—electronically rather than on paper.
5. **Credit Impact Acknowledgement:** You acknowledge that this inquiry may result in a "hard pull" on your credit report, which could impact your credit score.

I certify that all information I have provided is true and complete.

Applicant full name and signature

Date

Full address

SSN