

GENERIC LEGAL DISCLOSURE

It is a federal crime to defraud a financial institution, or to knowingly submit or represent false information to obtain credit from a financial institution. 18 USC 1344

Loans are available to United States Residents currently residing in the United States.

You must read the following terms and conditions before continuing.

Notice to California Residents:

Regardless of your marital status, you may apply for credit in your name alone

Notice to Ohio Residents:

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.

Notice to Wisconsin Residents:

Wisconsin law provides that no provision of any marital property agreement, unilateral statement or court decree applying to marital property will adversely affect a creditor's interests unless the creditor, prior to the time that credit is granted, is furnished with a copy of the agreement statement, or decree, or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

Notice to New York Residents:

The Credit Union may at any time in the future obtain consumer credit reports to review the account. Upon request, the Credit Union must supply the name and address of the consumer reporting agency which gave the consumer report.

Application

By completing and submitting an application, I certify that I am of legal contracting age and that I have read, understood and agree to all of the terms stated here. I represent that the information I provide will be true, accurate and complete.

If this is a joint application, I understand that such liability is joint and several.

I understand and authorize you:

- I. to retain this application whether or not it is approved;
- II. to obtain information from credit bureaus with respect to this application and that I may obtain the name and address of any credit bureaus used in conjunction with this application upon my request; and
- III. to obtain from and exchange my financial information with any affiliates or correspondents.

And by submitting this application, each applicant:

- IV. agrees that, in considering this application, Credit Union (and any person acting on behalf of either of them) may obtain information about the applicant and any co-signer from any consumer reporting agency;
- V. certifies that all information provided in this application is true and complete and made for the purpose of obtaining credit;
- VI. represents that he or she is the individual about whom information is submitted; and acknowledges that final credit approval is subject to the lender's verification of the information provided in this application and to additional terms and conditions contained in the approval notice.

If I submit my application electronically, I understand that you do not guarantee the security of the data and will not be held responsible or liable for interception by third parties. I agree to be bound by the terms of the account agreement you will provide.

This form is accurate, but is subject to change. To learn of any changes, please call CBC Federal Credit Union at (805)988-2151 or (800)477-2890, or write/come to 2151 E. Gonzales Rd., Oxnard, CA 93036.