



## **Loan Application Consent**

I/we hereby authorize AllSouth Federal Credit Union, and its servicers and agents, to request and obtain: (a) information about me/us from various federal, state, and other agencies, (b) information about me/us maintained in public and private record sources, (c) credit histories maintained by various credit bureaus or ratings agencies, (d) information on previous contractual engagements, and (e) criminal background information, if applicable, as well as other past experiences, all as determined by AllSouth Federal Credit Union. This information may also include information concerning your employment, accounts you have with other financial institutions, or income.

I/we are expressly authorizing AllSouth Federal Credit Union to obtain information from a personal credit profile or other information from one or more consumer reporting agencies, such as Equifax®, Experian®, and TransUnion®.

I/we acknowledge and agree that AllSouth Federal Credit Union is permitted to use this information in connection with validating my/our identity and its evaluation of my/our application for a loan from AllSouth Federal Credit Union. AllSouth Credit Union may also use any such consumer report or credit report for all related purposes and any purpose that would be authorized by applicable law.

I/we agree not to assert any claims or causes of action against AllSouth Federal Credit Union, its servicers and agents, its employees, or any individuals contacted by the AllSouth Federal Credit Union, arising out of this due diligence.

By submitting this application, I authorize AllSouth Federal Credit Union to obtain a consumer report each time I/we request a loan, request an advance on a line of credit, request changes to a loan, and in connection with closing, servicing, monitoring, or collection of loan product approved for me/us by AllSouth Federal Credit Union. I authorize AllSouth Federal Credit Union to confirm any information which is contained in such consumer reports or credit reports with other third parties.

Receipt of cellular phone calls or SMS text messages may be subject to service provider charges. If I/we have listed a cell phone number in this application, or later provide a cellular phone number to AllSouth Federal Credit Union, then I/we authorize AllSouth Federal Credit Union, its affiliates, servicers, service providers, or its agents to call the cell phone or send SMS text messages to me/us using an automatic telephone dialing system or prerecorded messages in order to provide account information and services regarding this application and my loan (if approved). AllSouth Federal Credit Union may contact me/us in order to assist with the completion of this application, to address any technical problems associated with the application, or to send notices regarding loan approval, payments, or collection efforts. If I do not want to receive cellular phone calls and SMS text messages about my application and loan (if approved), I understand that I can unsubscribe by contacting AllSouth Federal Credit Union, at 803-736-3110, or by writing to 730 Elmwood Avenue Columbia SC 29201. I understand and agree that AllSouth Federal Credit Union may contact me/us using any telephone number provided to AllSouth Federal Credit Union.