



## Loan Application Terms and Conditions

Whenever used in this application the words "You" and "Your" refer to the Applicant and/or Spouse/Co-Applicant and the words "We," "Us" and "Our" refer to Point Breeze Credit Union.

By completing and submitting an application, you certify that you are of legal contracting age and that you have read, understood and agree to all the terms stated here.

You represent that the information you provide will be true, accurate and complete, and that you are a member of Point Breeze Credit Union or are eligible for membership.

By submitting this application, you understand and authorize us:

- To retain this application whether or not it is approved.
- To obtain credit reports in connection with this application for credit and for any update, increase, renewal, extension or collection of the credit received. You understand that we will rely on the information in this application and your credit report to make our decision. If you request, we will tell you the name and address of any credit bureau from which we received your credit report. It is a federal crime to willfully and deliberately provide incomplete or incorrect information on loan applications made to federal credit unions.

You represent that you are the individual(s) about whom information is submitted and acknowledge that final credit approval is subject to our verification of the information provided in this application and to additional terms and conditions contained in the approval notice.

All approved loan rates are stated "as low as" and are determined by an evaluation of your credit. Your rate may vary from the rate shown if your loan is approved. The rate you qualify for will be disclosed to you.

Loan approvals are good for 30 days.

Loan approvals are subject to final review and additional information and documentation may be required.

You agree to be bound by the terms of the account agreement we will provide.

You must check the box on the loan application page confirming you have read and agree to the terms of this loan application for the application to be submitted.