

Co-Applicant Owner Authorization to Release Information

I hereby authorize First National Bank or any credit bureau or investigative agency employed by the bank, to investigate the references, credit and employment history I have listed and the statement or other information I or any person have supplied relative to my credit and financial responsibility and to exchange information about how I handle my account with proper persons and credit bureaus. I am hereby notified that a consumer report may be requested in connection with this credit application. If I request, I will be informed whether or not a consumer report was requested, and if such report was requested, I will be informed of the name and address of the consumer reporting agency that furnished the report. The bank may at any time in the future obtain additional credit reports to review my account. I certify that the financial statements given to you herewith are true and correct with knowledge that you will rely on them.

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| Name | | Signature X | | Date |
| Title | Date of Birth | Social Security Number | | Phone |
| Street Address | City | State | Zip Code | |

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Equal Credit Opportunity Act Notice of Important Information

This Notice is being provided to you to inform you about your rights under the Equal Credit Opportunity Act. Please retain this Notice for your records.

The Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program or because the applicant has in good faith exercised any right under the Consumer Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection (CFPB) 1700 G Street NW., Washington, DC 20006.

Right to Request Specific Reasons for Credit Denial

If your credit request is denied, you have the right to a written statement of the specific reasons for the denial. To obtain the statement, please contact the person or office from which the request for credit was submitted or contact Customer Service at 855-935-6722 located at 10200 Mallard Creek Rd., Charlotte, NC 28262 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.