



838 Eglin Parkway N.E.
Fort Walton Beach, FL. 32547-2781
eglinfcu.org

Volunteer Application Packet

Thank you for your interest in serving on one of Eglin Federal Credit Union's volunteer committees.

This Volunteer Application Packet includes:

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To apply for an elected position on the Board of Directors, mail your completed application* to the address below. Refer to the October edition of the Eglin Federal Credit Union Spirit Newsletter for more information on the nomination requirements and schedule for the year in which you apply. A copy of the latest Spirit Newsletter will be provided upon request and can also be found on our Website at eglinfcu.org/newsletter/.

To apply for an appointed position on the Appeals Committee or Supervisory Committee, mail your completed application* to the address below. Committee appointments are made immediately following the Credit Union's Annual Meeting in March of each year.

* A completed application must include pages 4-14

Eglin Federal Credit Union
Attn: Board Secretary
PO Box 854
Shalimar, FL 32579-0854

Please direct your questions to president@eglinfcu.org or call the Executive Assistant at 1.850.862.0111, extension 1601.



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Responsibilities and Duties of Volunteers

Board of Directors responsibilities include:

Oversight of all operations and functions of Eglin FCU. Establish and maintain current policies to ensure the best interest of the membership is well served while ensuring the safety and soundness of operations and financial condition and that everything meets compliance with all federal and state regulations.

Board of Directors Duties include but are not limited to:

- Regularly attend scheduled meetings
- Follow Robert's Rule of Order for meetings
- Establish goals and objectives
- Set policies to achieve these goals
- Obtain and Maintain Fiduciary Training requirements
- Annually complete the CEO's performance review
- Comfortable with Public Speaking and Report reports to the general membership at the Annual Meeting
- Fulfill the requirements and comply with the Federal Credit Union Act, Eglin FCU's By-Laws, NCUA Rules and Regulations, Eglin FCU Board Policies as well as compliance with other Federal and State Regulations, which all are subjected to be amended
- Represent Eglin FCU and serve the Credit Union and Community at the request of the Board Chair

Supervisory Committee responsibilities include:

Oversee the audits and activities of the Internal Auditor and report to the Board the results of his/her activities. The Supervisory committee must ensure that management's financial reporting objectives are met and that management's policies and procedures are adhered to, and that they properly safeguard the members' assets.

The Supervisory Committee primary duties include but are not limited to:

- Regularly attend scheduled meetings
- Reviews results of annual audits and internal controls, and provide non-staff support to the Internal Auditor as requested
- Ensure compliance with state and federal laws and regulations
- Verification of members' accounts
- Research and respond to Member Complaints
- They must be knowledgeable on the NCUA's Supervisory Committee Guide for Federal Credit Unions

Appeals Committee responsibilities include:

- Regularly attend scheduled meetings
- Review loans for appeal solely on the basis of a member's creditworthiness
- Grant sound loans protecting the overall financial stability of the Eglin FCU
- Promote or provide financial counseling as needed
- Promote thrift and wise credit management
- Ensure compliance with state and federal laws and regulations
- Regularly review Eglin FCU loan policies
- Have a complete understanding of Eglin FCU's Loan Policies
- Learn how to read and understand credit reports



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Minimum Qualification for Volunteers

Eglin FCU's Bylaws require:

- Must be a member of Eglin Federal Credit Union
- Cannot have been convicted of a crime involving dishonesty or breach of trust
- Must be at least 18 years of age

Additional Eglin FCU Board Policy requirements:

- Possess knowledge, experience, and skills pertinent to the mission of Eglin FCU
- Must agree that Eglin FCU can condition the approval of your service upon an acceptable confidential background investigation and credit bureau report review
- Must be willing to accept the responsibilities of an appointed or elected volunteer
- Must be able to meet Attendance Policy for regularly scheduled meetings
- Willing to achieve, within 6 months, and maintain financial literacy as required by NCUA and Eglin FCU Board of Directors, which may vary by the position held and the capacity of service
- Must not be an employee of a competing financial institution
- Must not be a current or prior employee of Eglin FCU
- Must be a Member in Good Standing with Eglin FCU for at least one year
- Supervisory Committee members have the added requirement that they attend audit-specific training during their first (1st) year on the committee and every three (3) years thereafter



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Agreement to Serve as a Volunteer

I, the undersigned, do fully understand and hereby agree to serve as a volunteer, appointed by the Board of Directors or by the Members of Eglin Federal Credit Union (Eglin FCU) and will abide by the following:

1. Meet or exceed the Board approved Attendance Policy.

The Attendance Policy for Volunteers

- Regular attendance is required for all scheduled meetings unless prevented from doing so because of work conflicts, travel or illness. The Chair of the Committee must be promptly notified of any absences. The Chair of the Committee is responsible for enforcing the Attendance Policy and for reporting any attendance problems to the Chair of the Board.
- Extended absences must be approved in writing by the Board.
- If a Director or Committee member fails to attend regularly scheduled meetings (in person or by phone) for 3 months (unexcused absences) during the year*, they may not be nominated or reappointed to serve an additional term.
- Board of Directors or Supervisory Committee members may not have more than 3 unexcused absences in one year.
- Credit Appeals Committee members may not have more than 12 unexcused absences in one year.
- Regularly scheduled meetings are Board Meetings and Annual Meeting for Board of Directors, Supervisory Committee Meetings for Supervisory Volunteers, and Credit Appeals Meetings for the Appeals Committee Volunteers. Attendance at the Annual Meeting is encouraged for all Volunteers.
- The Chairs of the Committees (or a designated alternate) are expected to attend the Board Meetings.

**Year for this Policy is defined from April to March*

2. Continually seek to learn more about the Eglin FCU's policies, products and services.
3. Meet or exceed the fiduciary training standards outlined by the National Credit Union Administration (NCUA) and those required by the Eglin FCU Board of Directors.
4. Consider the business of Eglin FCU and its members to be totally confidential in nature.
5. Participate to the best of my ability in the determination of policy and other applicable matters.
6. Support board members, appointed officials and staff in carrying out the mission of Eglin FCU.
7. Should I ever find myself under obligation to any other group or organization that may conflict with (the policies or management of) Eglin FCU, I will disclose this to the Board of Directors, and if applicable, will abstain from voting on related issues.
8. I understand that Federal Regulations, the Eglin FCU Bylaws, and Board Policies are subject to amendments and may impact the requirements and/or duties of the Volunteers.

Signature

Printed Name

Date



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Member in Good Standing

Definition of Member in Good Standing

- Maintain a minimum par value of \$5.00 in Regular Share Savings Account
- Maintain all accounts in a responsible manner and do not abuse any services of Eglin FCU
- Stay current on all loan payments and otherwise do not cause a financial loss to Eglin FCU
- Do not participate in or commit any unlawful act including but not limited to forgery, fraud or theft
- Do not act in a threatening manner towards any Eglin FCU employee, volunteer or member

Signature

Printed Name

Date



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Code of Ethics and Business Conduct

I. Purpose and Scope

This Code sets forth the ethical principles and standards of business conduct expected of all employees, senior managers, directors and volunteers of Eglin Federal Credit Union ("EFCU"). Its purpose is to:

- Promote honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest;
- Protect members, the Credit Union, and the Credit Union's reputation;
- Support compliance with federal and state laws, regulations, and internal policies;
- Encourage prompt reporting of concerns; and
- Provide for accountability for violations.

This Code applies to all Covered Individuals, defined as; EFCU employees (full-time, part-time, temporary), senior managers, directors and volunteers.

II. Core Ethical Principles

A. Integrity and Compliance

Covered Individuals must conduct EFCU business with integrity and comply with all applicable laws and regulations, including those related to consumer protection, fair lending, privacy and information security, anti-fraud, and financial reporting. If you are unsure whether conduct is permitted, seek guidance from senior management or HR management before acting.

B. Confidentiality and Data Protection

Covered Individuals must safeguard member information and EFCU confidential information. Confidential information must be used only for legitimate business purposes and shared only with those who have a need to know and are authorized to receive it.

- Do not disclose non-public member information to unauthorized persons.
- Follow EFCU information security requirements and access controls.
- Promptly report suspected data loss, phishing, or other security incidents.

C. Conflicts of Interest

Covered Individuals must avoid situations where personal interests conflict, or appear to conflict, with EFCU's interests. Conflicts can arise from outside employment, personal relationships, financial interests, gifts, and vendor relationships.

- Disclose any actual or potential conflict promptly to Senior Management or Human Resources.
- Do not participate in decisions where you have a conflict, unless expressly authorized after disclosure and review.
- Avoid using your position for personal benefit or the benefit of friends or family.

D. Financial Responsibility and Stewardship

Covered Individuals must protect EFCU's assets and use them responsibly. Fraud, theft, embezzlement, falsification of records, or misuse of funds or property is prohibited.

E. Fair Dealing, Respect, and Professionalism

Covered Individuals must treat members, coworkers, vendors, and the public with respect and professionalism. EFCU does not tolerate unlawful harassment, discrimination, or retaliation.

F. Accurate Records and Reporting

EFCU's books, records, and reports must be accurate, complete, and maintained in accordance with applicable requirements and EFCU policies. Do not create misleading records or conceal facts.

III. Reporting Concerns and Seeking Guidance

A. Duty to Report

Covered Individuals are expected to promptly report suspected violations of this Code, applicable law, or EFCU policy, including suspected fraud, conflicts of interest, or misuse of member information.

B. Reporting Channels

Reports may be made to:

- Your supervisor or management (unless implicated)
- Human Resources Management
- IT Management (Data Protection)

C. No Retaliation

EFCU prohibits retaliation against anyone who, in good faith, reports a concern or participates in an investigation. Retaliation itself is a serious violation and may result in discipline.

IV. Investigations and Cooperation

EFCU will review and investigate reported concerns in a manner consistent with confidentiality, privacy, and due process. Covered Individuals must cooperate fully and truthfully with investigations.

V. Enforcement and Accountability

Violations of this Code may result in corrective action up to and including termination of employment or removal from office, as applicable, and may also result in civil or criminal penalties. EFCU may report suspected unlawful conduct to appropriate authorities.

VI. Annual Acknowledgment and Certification

Covered Individuals must sign the applicable acknowledgment confirming they have read, understand, and will comply with this Code. The Code of Ethics may be changed as needed and will be reviewed and signed by all Covered Individuals annually.



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Volunteer Application and Authorization for Background Check and Credit Bureau Report

Please attach a resume or a brief summary of your biographical data and qualifications. By applying, you will be considered for available positions on the Appeals Committee, Supervisory Committee or the Board of Directors. If you are not selected by the Nominating Committee for a position on the Board of Directors, then nominations may also be made by petition from the eligible membership.

The information requested will only be used for the purpose of evaluating the applicant for an Eglin FCU Volunteer position.

Account #: _____ Tax ID #: _____ Date of Birth: _____

Name: _____

Physical Address: _____
(Street, City, State & Zip Code)

Home Phone: _____ Cell: _____ Work: _____

Email Address: _____

Employer: _____ Job Title: _____

Position are you seeking to serve: Appeals Committee Supervisory Committee Board of Directors

Reason (s) for wanting to Volunteer (You may attach additional sheets): _____

Area(s) of Expertise (You may attach additional sheets): _____

Have you ever been convicted of a crime, other than minor traffic violations, which resulted in license suspension or revocation?

No Yes If Yes, please explain: _____

Are you or any relatives, family members, or significant others a current or past employee of Eglin FCU?

No Yes If Yes, please list name(s) and nature of relationship: _____

By signing below, I agree to be nominated and will serve if appointed or elected. In addition, I will allow my name to be used in various publications to inform the membership and general public of my nomination, election, appointment, and/or service as an Eglin FCU Volunteer. Also, I have read and signed the **Acknowledgment and Authorization for Background Check** allowing Eglin FCU to obtain background and credit reports. I understand that this application is to ensure I am a Member in Good Standing, with a history of good credit, as to provide the membership with a volunteer of high integrity.

Signature

Printed Name

Date

BACKGROUND CHECK DISCLOSURE

EGLIN FEDERAL CREDIT UNION (the "Company") may order a "consumer report" (a background report) or "investigative consumer report" on you in connection with your employment application, and if you are hired, or if you already work for the Company, may order additional background reports on you for employment purposes, to the maximum extent permitted by applicable law.

The background check company, ADP Screening and Selection Services, will prepare the background report for the Company. ADP Screening and Selection Services is located at 301 Remington Street, Fort Collins, CO, 80524, and can be reached by phone at 800-367-5933 or at their Internet Web site address www.adpselect.com.

The background report may contain information concerning your character, general reputation, personal characteristics, mode of living, criminal history, and credit standing. An "investigative consumer report" is a background report that includes information from personal interviews. Information may be obtained from private and public sources and for investigative consumer reports from personal interviews as noted above. You may request more information about the nature and scope of an investigative consumer report, if any, by contacting the Company.

The Fair Credit Reporting Act gives you specific rights in dealing with consumer reporting agencies. You will find these rights summarized in the document titled A Summary of Your Rights Under the Fair Credit Reporting Act, as provided on subsequent pages.

THE REMAINDER OF THIS DOCUMENT IS INTENTIONALLY LEFT BLANK.

PLEASE PROCEED TO THE NEXT DOCUMENT: THE AUTHORIZATION FOR BACKGROUND CHECKS.

AUTHORIZATION FOR BACKGROUND CHECKS

I authorize the Company to obtain my background report, including investigative consumer reports. I also agree that a copy of this form is valid like the signed original. I understand that, as allowed by law, the Company may rely on this authorization to order additional background reports, including investigative consumer reports, (1) during my employment and (2) from companies other than ADP Screening and Selection Services without asking me for my authorization again, as allowed by law. I understand the Company may order a background report under my legal name and any other names I may have used.

I also authorize the following agencies and entities to disclose to ADP Screening and Selection Services and its agents all information about or concerning me, as allowed by law, including but not limited to: my past or present employers; learning institutions, including colleges and universities; law enforcement and all other federal, state and local agencies; federal, state and local courts; the military; credit bureaus; testing facilities; motor vehicle records agencies; if applicable, worker's compensation injuries; all other private and public sector repositories of information; and any other person, organization, or agency with any information about or concerning me. The information that can be disclosed to ADP Screening and Selection Services and its agents includes, but is not limited to, information concerning my employment history, earnings history, education, credit history, motor vehicle history, criminal history, military service, professional credentials and licenses and substance abuse testing.

If you live or work for the Company in California, Minnesota or Oklahoma: Check this box if you would like a free copy of your background check report:

STATE LAW NOTICES

If you live or work for the Company in the states listed below, please note the following:

MASSACHUSETTS: If you submit a request to us in writing, you have the right to know whether the Company ordered an investigative consumer report from ADP Screening and Selection Services, which may include any or all of the following: criminal history review, driving record review, credit report review, and employment/education verifications. You may inspect and order a free copy of the report by contacting ADP Screening and Selection Services.

MINNESOTA: If you submit a request to us in writing, you have the right to get from the Company a complete and accurate disclosure of the nature and scope of the consumer report or investigative consumer report ordered, if any, from ADP Screening and Selection Services, which may include any or all of the following: criminal history review, driving record review, credit report review, and employment/education verifications.

NEW JERSEY: If you submit a request to us in writing, you have the right to know whether the Company ordered an investigative consumer report from ADP Screening and Selection Services which may include any or all of the following: criminal history review, driving record review, credit report review, and employment/education verifications. You may inspect and order a free copy of the report by contacting ADP Screening and Selection Services.

NEW YORK: If you submit a request to us in writing, you have the right to know whether the Company ordered a consumer report or an investigative consumer report from ADP Screening and Selection Services which may include any or all of the following: criminal history review, driving record review, credit report review, and employment/education verifications.. You may inspect and order a free copy of the reports by contacting ADP Screening and Selection Services. By signing below, you certify you have received a copy of Article 23A of the New York Correction Law is being provided with this form.

WASHINGTON STATE: You also have the right to ask ADP Screening and Selection Services for a written summary of your rights under the Washington Fair Credit Reporting Act.

Please print your legal name:

Last Name _____ First _____ Middle _____

Signature _____ / /
(Month/Day/Year)

If required, notarize here. When using an embossed seal,
please shade with a pencil before faxing.

Subscribed and sworn before me:

Notary Public Signature

Date

My Commission Expires

THE REMAINDER OF THIS DOCUMENT IS INTENTIONALLY LEFT BLANK

BACKGROUND CHECK INFORMATION

The information requested below is collected solely for the purpose of aiding the Company in running a background check in connection with your application for employment. The employer is requesting that you provide this information to assist in conducting a thorough background check.

First Name _____ Middle Name _____ Last Name _____

For Identification Purposes Only: Date of Birth ____/____/____ (Month/Day/Year)

Social Security Number _____

Driver's License Number _____ State Issuing License _____

Enter Nickname(s) Used _____

Enter Any Other Names Used (including maiden names):

First Name _____ Middle Name _____ Last Name _____

First Name _____ Middle Name _____ Last Name _____

First Name _____ Middle Name _____ Last Name _____

Addresses Within the Past Seven Years (use a separate sheet as needed)

Present Street Address _____

City/State/ZIP _____

Prior Street Address _____

Prior City/State/ZIP _____

From ____/____/____ (Month/Day/Year) To ____/____/____ (Month/Day/Year)

Para informacion en espanol, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate**

information. If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt-out with the nationwide credit bureaus at 1-888-567-8688.
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates.</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box # 11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, SW, 8th Floor Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357</p>

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a 'security freeze' on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.