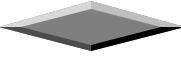


**WEST TEXAS CREDIT UNION**

**CREDIT REPORT DISCLOSURE**

**Based on Requirements of the Amended Fair Credit Reporting Act Section 604(b)**

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The Company has determined that information contained in a consumer credit report is relevant to the job for which you are applying. The Company intends to obtain a consumer credit report about you.

You understand that before any adverse actions can be taken against you, based in whole or in part on the credit report, the company must provide you with a copy of the report and with a written summary of the consumer's rights under the Fair Credit Reporting Act. You understand that your credit report will be used for employment purposes only and will not be used in violation of any applicable federal or state law or regulation.

By signing below, you acknowledge that you have read and understand this disclosure and you authorize the Company to obtain a consumer credit report about you.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date