





**CANYON**  
**national bank**®  
 LOCALLY OWNED AND MANAGED

*REAL ESTATE LOAN DEPARTMENT*

**CREDIT AUTHORIZATION**

**TO ALL CONSUMER REPORTING AGENCIES AND TO ALL CREDITORS AND EMPLOYEES OF THE UNDERSIGNED:**

Please be advised that the undersigned, and each of them, has made an application to Canyon National Bank requesting the extension of credit to the undersigned. Therefore, the undersigned, and each of them, hereby authorizes you to make a consumer report and/or a disclosure to Canyon National Bank or any agent or employee thereof, of indebtedness deposit balances, or employment history.

A photographic or carbon copy of this authorization bearing a photographic or carbon copy of the signature(s) of the undersigned may be deemed to be equivalent of the original hereof and may be used as a duplicate original.

By: \_\_\_\_\_

By: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_

**PRIVACY ACT NOTICE DISCLOSURE STATEMENT**-This notice is given to you as required by the Right to Financial Privacy Act of 1978 that the Veterans Administration or Department of Housing and Urban Development, whichever is appropriate, has a right of access to financial records in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to VA or HUD without further notice or authorization but will not be disclosed or released to another government agency or department without your consent except as required or permitted by law. This information request is authorized by Title 38, U.S.C., Chapter 37 (if VA); by 12 U.S.C., Section 1701 et seq., (if HUD/FHA); and by 42 U.S.C., Section 145B (if HUD/CPD).

# Uniform Residential Loan Application

This application is designed to be completed by the applicant(s) with the Lender's assistance. Applicants should complete this form as "Borrower" or "Co-Borrower", as applicable. Co-Borrower information must also be provided (and the appropriate box checked) when  the income or assets of a person other than the "Borrower" (including the Borrower's spouse) will be used as a basis for loan qualification or  the income or assets of the Borrower's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Borrower resides in a community property state, the security property is located in a community property state, or the Borrower is relying on other property located in a community property state as a basis for repayment of the loan.

If this is an application for joint credit, Borrower and Co-Borrower each agree that we intend to apply for joint credit (sign below):

Borrower \_\_\_\_\_ Co-Borrower \_\_\_\_\_

## I. TYPE OF MORTGAGE AND TERMS OF LOAN

|                              |                              |   |   |                    |                    |
|------------------------------|------------------------------|---|---|--------------------|--------------------|
| <b>Mortgage Applied for:</b> | <input type="checkbox"/> VA  | <input checked="" type="checkbox"/> Conventional    | <input type="checkbox"/> Other (explain): | Agency Case Number | Lender Case Number |
|                              | <input type="checkbox"/> FHA | <input type="checkbox"/> USDA/Rural Housing Service |   |                    |                    |

|           |                 |               |                    |  |   |
|-----------|-----------------|---------------|--------------------|--|---|
| Amount \$ | Interest Rate % | No. of Months | Amortization Type: | <input checked="" type="checkbox"/> Fixed Rate | <input type="checkbox"/> Other (explain): |
|           |                 |               |                    | <input type="checkbox"/> GPM                   | <input type="checkbox"/> ARM (type):      |

## II. PROPERTY INFORMATION AND PURPOSE OF LOAN

|   |              |
|---|--------------|
| Subject Property Address (street, city, state, & ZIP) | No. of Units |
|---|--------------|

|   |            |
|---|------------|
| Legal Description of Subject Property (attach description if necessary) | Year Built |
|---|------------|

|                 |  |   |   |   |
|-----------------|--|---|---|---|
| Purpose of Loan | <input checked="" type="checkbox"/> Purchase | <input type="checkbox"/> Construction           | <input type="checkbox"/> Other (explain): | Property will be:                                     |
|                 | <input type="checkbox"/> Refinance           | <input type="checkbox"/> Construction-Permanent |   | <input checked="" type="checkbox"/> Primary Residence |
|                 |  |   |   | <input type="checkbox"/> Secondary Residence          |
|                 |  |   |   | <input type="checkbox"/> Investment                   |

**Complete this line if construction or construction-permanent loan.**

|                   |               |                       |                          |                          |             |
|-------------------|---------------|-----------------------|--------------------------|--------------------------|-------------|
| Year Lot Acquired | Original Cost | Amount Existing Liens | (a) Present Value of Lot | (b) Cost of Improvements | Total (a+b) |
|                   | \$            | \$                    | \$                       | \$                       | \$          |

**Complete this line if this is a refinance loan.**

|               |               |                       |                      |                       |   |
|---------------|---------------|-----------------------|----------------------|-----------------------|---|
| Year Acquired | Original Cost | Amount Existing Liens | Purpose of Refinance | Describe Improvements | <input type="checkbox"/> made <input type="checkbox"/> to be made |
|               | \$            | \$                    |                      | Cost: \$              |   |

|                                    |                                    |   |
|------------------------------------|------------------------------------|---|
| Title will be held in what Name(s) | Manner in which Title will be held | Estate will be held in:                                   |
|                                    |                                    | <input checked="" type="checkbox"/> Fee Simple            |
|                                    |                                    | <input type="checkbox"/> Leasehold (show expiration date) |

|   |  |
|---|--|
| Source of Down Payment, Settlement Charges and/or Subordinate Financing (explain) |  |
|---|--|

## III. BORROWER INFORMATION

|  |   |
|--|---|
| <b>Borrower</b>                                    | <b>Co-Borrower</b>                                    |
| Borrower's Name (include Jr. or Sr. if applicable) | Co-Borrower's Name (include Jr. or Sr. if applicable) |

|                        |                              |                  |             |                        |                              |                  |             |
|------------------------|------------------------------|------------------|-------------|------------------------|------------------------------|------------------|-------------|
| Social Security Number | Home Phone (incl. area code) | DOB (mm/dd/yyyy) | Yrs. School | Social Security Number | Home Phone (incl. area code) | DOB (mm/dd/yyyy) | Yrs. School |
|------------------------|------------------------------|------------------|-------------|------------------------|------------------------------|------------------|-------------|

|  |  |  |                                     |
|--|--|--|-------------------------------------|
| <input type="checkbox"/> Married (includes registered domestic partners) | Dependents (not listed by Co-Borrower) | <input type="checkbox"/> Married (includes registered domestic partners) | Dependents (not listed by Borrower) |
| <input type="checkbox"/> Unmarried (includes single, divorced, widowed)  | No. _____                              | <input type="checkbox"/> Unmarried (includes single, divorced, widowed)  | No. _____                           |
| <input type="checkbox"/> Separated                                       | Ages _____                             | <input type="checkbox"/> Separated                                       | Ages _____                          |

|  |  |
|--|--|
| Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. | Present Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. |
|--|--|

|  |  |
|--|--|
| Mailing Address, if different from Present Address | Mailing Address, if different from Present Address |
|--|--|

**If residing at present address for less than two years, complete the following:**

|   |   |
|---|---|
| Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. | Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. |
|---|---|

|   |   |
|---|---|
| Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. | Former Address (street, city, state, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ No. Yrs. |
|---|---|

| Borrower                        |  | IV. EMPLOYMENT INFORMATION                    |  | Co-Borrower                     |  |   |
|---------------------------------|--|---|--|---------------------------------|--|---|
| Name & Address of Employer      | <input type="checkbox"/> Self Employed | Yrs. on this job                              |  | Name & Address of Employer      | <input type="checkbox"/> Self Employed | Yrs. on this job                              |
|                                 |  | Yrs. employed in this line of work/profession |  |                                 |  | Yrs. employed in this line of work/profession |
| Position/Title/Type of Business |  | Business Phone (incl. area code)              |  | Position/Title/Type of Business |  | Business Phone (incl. area code)              |

**If employed in current position for less than two years or if currently employed in more than one position, complete the following:**

|                                 |  |                                  |  |                                 |  |                                  |
|---------------------------------|--|----------------------------------|--|---------------------------------|--|----------------------------------|
| Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from-to)                  |  | Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from-to)                  |
|                                 |  | Monthly Income \$                |  |                                 |  | Monthly Income \$                |
| Position/Title/Type of Business |  | Business Phone (incl. area code) |  | Position/Title/Type of Business |  | Business Phone (incl. area code) |
| Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from-to)                  |  | Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from-to)                  |
|                                 |  | Monthly Income \$                |  |                                 |  | Monthly Income \$                |
| Position/Title/Type of Business |  | Business Phone (incl. area code) |  | Position/Title/Type of Business |  | Business Phone (incl. area code) |
| Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from-to)                  |  | Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from-to)                  |
|                                 |  | Monthly Income \$                |  |                                 |  | Monthly Income \$                |
| Position/Title/Type of Business |  | Business Phone (incl. area code) |  | Position/Title/Type of Business |  | Business Phone (incl. area code) |
| Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from-to)                  |  | Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from-to)                  |
|                                 |  | Monthly Income \$                |  |                                 |  | Monthly Income \$                |
| Position/Title/Type of Business |  | Business Phone (incl. area code) |  | Position/Title/Type of Business |  | Business Phone (incl. area code) |
| Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from-to)                  |  | Name & Address of Employer      | <input type="checkbox"/> Self Employed | Dates (from-to)                  |
|                                 |  | Monthly Income \$                |  |                                 |  | Monthly Income \$                |
| Position/Title/Type of Business |  | Business Phone (incl. area code) |  | Position/Title/Type of Business |  | Business Phone (incl. area code) |

**V. MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION**

| Gross Monthly Income  | Borrower | Co-Borrower | Total | Combined Monthly Housing Expense | Present | Proposed |
|---|----------|-------------|-------|----------------------------------|---------|----------|
| Base Empl. Income*  | \$       | \$          | \$    | Rent                             | \$      |          |
| Overtime  |          |             |       | First Mortgage (P&I)             |         | \$       |
| Bonuses   |          |             |       | Other Financing (P&I)            |         |          |
| Commissions   |          |             |       | Hazard Insurance                 |         |          |
| Dividends/Interest  |          |             |       | Real Estate Taxes                |         |          |
| Net Rental Income   |          |             |       | Mortgage Insurance               |         |          |
| Other (before completing, see the notice in "describe other income," below) |          |             |       | Homeowner Assn. Dues             |         |          |
|   |          |             |       | Other:                           |         |          |
| Total   | \$       | \$          | \$    | Total                            | \$      | \$       |

\* Self Employed Borrower(s) may be required to provide additional documentation such as tax returns and financial statements.

**Describe Other Income**      **Notice:** Alimony, child support, or separate maintenance income need not be revealed if the Borrower (B) or Co-Borrower (C) does not choose to have it considered for repaying this loan.

| B/C | Monthly Amount |
|-----|----------------|
|     | \$             |
|     |                |
|     |                |



| VII. DETAILS OF TRANSACTION                             |    | VIII. DECLARATIONS   |   |   |   |   |
|---|----|--|---|---|---|---|
| a. Purchase price                                       | \$ | <b>If you answer "Yes" to any questions a through i, please use continuation sheet for explanation.</b><br>a. Are there any outstanding judgments against you?<br>b. Have you been declared bankrupt within the past 7 years?<br>c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?<br>d. Are you a party to a lawsuit?<br>e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?<br><small>(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If "Yes," provide details, including date, name and address of Lender, FHA or VA case number, if any, and reasons for the action.)</small><br>f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?<br><small>If "Yes," give details as described in the preceding question.</small><br>g. Are you obligated to pay alimony, child support, or separate maintenance?<br>h. Is any part of the down payment borrowed?<br>i. Are you a co-maker or endorser on a note?<br>-----<br>j. Are you a U. S. citizen?<br>k. Are you a permanent resident alien?<br><b>l. Do you intend to occupy the property as your primary residence?</b><br><small>If "Yes," complete question m below.</small><br>m. Have you had an ownership interest in a property in the last three years?<br>(1) What type of property did you own-principal residence (PR), second home (SH), or investment property (IP)?<br>(2) How did you hold title to the home-solely by yourself (S), jointly with your spouse (SP), or jointly with another person (O)? | <b>Borrower</b>                                   |   | <b>Co-Borrower</b>                                |   |
| b. Alterations, improvements, repairs                   |    |  | Yes No  | <input type="checkbox"/> <input type="checkbox"/> | Yes No  | <input type="checkbox"/> <input type="checkbox"/> |
| c. Land (if acquired separately)                        |    |  | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| d. Refinance (incl. debts to be paid off)               |    |  | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| e. Estimated prepaid items                              |    |  | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| f. Estimated closing costs                              |    |  | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| g. PMI, MIP, Funding Fee                                |    |  | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| h. Discount (if Borrower will pay)                      |    |  | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| i. Total costs (add items a through h)                  |    |  | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| j. Subordinate financing                                |    |  | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| k. Borrower's closing costs paid by Seller              |    |  | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| l. Other Credits (explain)                              |    |  | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| m. Loan amount (exclude PMI, MIP, Funding Fee financed) |    |  | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| n. PMI, MIP, Funding Fee financed                       |    |  | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |
| o. Loan amount (add m & n)                              |    | <input type="checkbox"/> <input type="checkbox"/>  | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |   |
| p. Cash from/to Borrower (subtract j, k, l & o from i)  |    | <input type="checkbox"/> <input type="checkbox"/>  | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> | <input type="checkbox"/> <input type="checkbox"/> |   |

**IX. ACKNOWLEDGEMENT AND AGREEMENT**

Each of the undersigned specifically represents to Lender and to Lender's actual or potential agents, brokers, processors, attorneys, insurers, servicers, successors and assigns and agrees and acknowledges that: (1) the information provided in this application is true and correct as of the date set forth opposite my signature and that any intentional or negligent misrepresentation of this information contained in this application may result in civil liability, including monetary damages, to any person who may suffer any loss due to reliance upon any misrepresentation that I have made on this application, and/or in criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Sec. 1001, et seq.; (2) the loan requested pursuant to this application (the "Loan") will be secured by a mortgage or deed of trust on the property described in this application; (3) the property will not be used for any illegal or prohibited purpose or use; (4) all statements made in this application are made for the purpose of obtaining a residential mortgage loan; (5) the property will be occupied as indicated in this application; (6) the Lender, its servicers, successors or assigns may retain the original and/or an electronic record of this application, whether or not the loan is approved; (7) the Lender and its agents, brokers, insurers, servicers, successors and assigns may continuously rely on the information contained in the application, and I am obligated to amend and/or supplement the information provided in this application if any of the material facts that I have represented herein should change prior to closing of the Loan; (8) in the event that my payments on the Loan become delinquent, the Lender, its servicers, successors, or assigns may, in addition to any other rights and remedies that it may have relating to such delinquency, report my name and account information to one or more consumer credit reporting agencies; (9) ownership of the Loan and/or administration of the Loan account may be transferred with such notice as may be required by law; (10) neither Lender nor its agents, brokers, insurers, servicers, successors or assigns has made any representation or warranty, express or implied, to me regarding the property or the condition or value of the property; and (11) my transmission of this application as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or my facsimile transmission of this application containing a facsimile of my signature, shall be as effective, enforceable and valid as if a paper version of this application were delivered containing my original written signature.

**Acknowledgement.** Each of the undersigned hereby acknowledges that any owner of the Loan, its servicers, successors and assigns, may verify or reverify any information contained in this application or obtain any information or data relating to the Loan, for any legitimate purpose through any source, including a source named in this application or a consumer reporting agency.

**Right to Receive Copy of Appraisal** I/We have the right to a copy of the appraisal report used in connection with this application for credit provided that I/we have paid for the appraisal report. To obtain a copy, I/we must send Creditor a written request at the mailing address Creditor has provided. Creditor must hear from us no later than **90** days after Creditor notifies me/us about the action taken on this application, or I/we withdraw this application.

If you would like a copy of the appraisal report, contact: **Canyon National Bank 74150 Country Club Drive Palm Desert, CA 92260**

|                                  |      |                                     |      |
|----------------------------------|------|-------------------------------------|------|
| Borrower's Signature<br><b>X</b> | Date | Co-Borrower's Signature<br><b>X</b> | Date |
|----------------------------------|------|-------------------------------------|------|

**X. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

|  |  |
|--|--|
| <b>BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information   | <b>CO-BORROWER</b> <input type="checkbox"/> I do not wish to furnish this information  |
| <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino  | <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino  |
| <b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White | <b>Race:</b> <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White |
| <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  | <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  |

|  |  |  |
|--|--|--|
| <b>To be Completed by Interviewer</b><br>This application was taken by:<br><input type="checkbox"/> Face-to-face interview<br><input type="checkbox"/> Mail<br><input type="checkbox"/> Telephone<br><input type="checkbox"/> Internet | Interviewer's Name (print or type)           | Name and Address of Interviewer's Employer<br><b>Canyon National Bank<br/>74150 Country Club Drive<br/>Palm Desert, CA 92260<br/>(P) 760-776-1500<br/>(F) 760-674-8469</b> |
|  | Interviewer's Signature                      | Date   |
|  | Interviewer's Phone Number (incl. area code) |  |

# Privacy Policy

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## Because Your Trust is So Important

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Your trust is the cornerstone of our relationship. That is why we work so diligently to safeguard your privacy. The information that you provide us is kept in the strictest confidence. We do not sell personal information about our customers to third-party businesses. We are proud to make that commitment to you, because your trust is the foundation of our business.

The following privacy policy explains how we use and protect information about our customers. We ask that you read it carefully.

## Notice of Your Financial Privacy Rights

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"We", "our" and "us", when used in this notice, mean Canyon National Bank. This is our privacy notice to our customers. When we use the words "you" and "your" we are referring to our consumer customers who have a continuing relationship with us because they have purchased or are holding financial products or services such as a:

- Deposit account
- Share account
- Loan account
- Credit card account

We will disclose the source of information we collect about you. We will tell you what measures we have taken to secure that information. We must first define some terms:

Non-public personal information means information about you that we collect in connection with providing a financial product or service to you. Non-public personal information does not include information that is available from public sources, such as telephone directories or government records. Hereafter, we will use the term "information" to mean non-public personal information as defined in this section.

An affiliate is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A non-affiliated third party is a person we do not employ or a company that is not an affiliate of ours. This is also known as non-affiliated third party, or simply, an "other party."

## The Information We Collect

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The information we receive about you comes from the following sources:

- Information you give us on applications or other forms
- Information about your transactions with us
- Information about your transactions with other parties
- Information from a consumer reporting agency

## The Information We Disclose

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We do NOT disclose any information about you to anyone, except as permitted by law. This might include disclosures necessary to service your account, perform joint marketing or prevent unauthorized transactions.

## The Confidentiality, Security and Integrity of Your Information

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We restrict access to information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards to protect this information.

## Information About Former Customers

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We do not disclose information about former customers, except as permitted by law.