

## TERMS AND CONDITIONS FOR PRESCREENED OFFERS

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This prescreened offer indicates preliminary approval based on an initial assessment, using information obtained by your credit report, that you met Associated Credit Union of Texas' (herein referred to as "ACUTX") initial criteria for creditworthiness. Final loan approval, terms, and conditions are subject to complete application review and underwriting. By submitting the application, you authorize ACUTX to obtain your credit and employment history and any other information afforded to ACUTX by law to determine that you continue to meet the criteria initially identified by ACUTX. Upon request, we will tell you if a credit report was obtained and provide the credit reporting agency's name and address.

You agree to provide accurate and complete information. Providing false or misleading information may result in denial of the offer; reporting to credit agencies; and possible legal consequences where applicable.

You understand that the loan approval and amount may be changed or the offer rescinded if your creditworthiness has materially changed since your credit was first reviewed and you no longer meet the initial criteria. To ensure ability to repay you must meet the income requirements for the dollar amount of loan you are applying for. If your income does not meet our underwriting requirements but you otherwise qualify for the loan, we will offer you a lesser loan amount which you qualify for based on your actual income. The loan amount, interest rate, APR, repayment schedule, and all fees (if applicable) will be disclosed in the final Truth in Lending Disclosure.

Before extending credit, we can (a) require you to sign documents, including a security agreement; (b) confirm your identity; (c) review your credit history to confirm that you still meet the criteria we used to select you and rescind this offer if you do not.

ACUTX maintains the right to deny the loan if (1) the information provided is incomplete, inaccurate or cannot be verified, or (2) ACUTX receives your response to the offer after the offer has expired. You understand you have the right to review your credit history by contacting the credit reporting agencies. Associated Credit Union of Texas is Federally Insured by NCUA. Other restrictions may apply.

By submitting the application, you consent to receive all disclosures electronically, including the Truth-in-Lending disclosure, loan agreement, and any subsequent communications regarding your loan.

### **PRESCREEN & OPT-OUT NOTICE**

- *This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll free, at 1-888-5-OPT-OUT (1-888-567-8688), visit <http://optoutprescreen.com> or write them at the addresses below: TransUnion PO Box 505, Woodlyn, PA 19094-0505*