

Credit Authorization

Date: _____, 20__



la cooperativa de ahorro y crédito
**BROOKLYN
COOPERATIVE**
FEDERAL CREDIT UNION

To all consumer reporting agencies, creditors, depositories, and employers of the undersigned:

1. Please be advised that each of the undersigned has applied to:

Brooklyn Cooperative FCU
1474 Myrtle Avenue
Brooklyn, NY 11237

(the “Lender”) requesting an extension of credit. Therefore, each of the undersigned hereby authorizes you to provide a credit report and/or disclosure to the Lender or any agent or employee thereof, of the undersigned’s indebtedness or deposit balance. The undersigned also authorizes you to disclose your deposit or credit experiences with the undersigned to the Lender or to third parties.

2. Each of the undersigned hereby authorizes the Lender to disclose to any third party, or any agent or employee thereof, information regarding the deposit or credit experiences with any of the undersigned.
3. Each of the undersigned authorizes the employer to provide information regarding dates of employment, salary history, and any other information as required by the Lender.
4. Photographic or carbon copy of this authorization bearing a copy of the signature(s) of the undersigned may be deemed to be the equivalent of the original and may be used as a duplicate original.

Applicant name Applicant signature Birthdate Social Security Number

Applicant name Applicant signature Birthdate Social Security Number

Applicant name Applicant signature Birthdate Social Security Number

Applicant name Applicant signature Birthdate Social Security Number

CONSENT FOR ELECTRONIC DISCLOSURES

UNDER THE ELECTRONIC SIGNATURES IN GLOBAL AND NATIONAL COMMERCE ACT

Please read this information carefully and print a copy and/or retain this information electronically for future reference. You are submitting a request for a loan bid, pre-qualification, a loan application, a real estate referral form, through Brooklyn Cooperative FCU (hereinafter, a "Request"). Brooklyn Cooperative FCU can give you the benefits of our fastest and most reliable service by conducting its business through the Internet. In order to do this, we need you to consent to our giving you certain disclosures electronically. This document informs you of your rights when receiving legally required disclosures, notices and information ("Disclosures") from Brooklyn Cooperative FCU and the banks, lenders or loan brokers, (we refer to all of these as "Lenders") or real estate professionals to whom your Request is submitted. By completing and submitting a Request through Brooklyn Cooperative FCU, you acknowledge receipt of this document and consent to the electronic delivery of such Disclosures.

Electronic Communications. Any Disclosures related to your Request will be provided to you electronically through Brooklyn Cooperative FCU. However, if you wish to obtain a paper copy of any of the Disclosures, you may write to Brooklyn Cooperative FCU, with the details of your request. Paper copies will be provided to you at no charge.

Consenting to Do Business Electronically. Before you decide to do business electronically with Brooklyn Cooperative FCU, you should consider whether you have the required hardware and software capabilities described below.

Scope of Consent. Your consent to receive Disclosures and to do business electronically, and our agreement to do so, only applies to this Request. You will receive Disclosures from Brooklyn Cooperative FCU, and you may also receive Disclosures and other communications from our participating Lenders or real estate professionals. After your Request is transmitted to one or more of our participating Lenders or real estate professionals, and after you decide to continue to pursue your Request, then you and the Lender or real estate professional should discuss how subsequent Disclosures will be delivered.

Hardware and Software Requirements. To access and retain the Disclosures electronically, you will need to use the following computer software and hardware: Internet Explorer 4.0 or above, Firefox 2.0 or above, or equivalent browser and email software; and hardware capable of running this software program.

Withdrawing Consent. You may withdraw your consent to do business electronically with us and with any of our participating Lenders or real estate professionals at no cost to you. You may do so by contacting us or the Lender or real estate professional at the mailing address, e-mail address or telephone number we or they provide. If you decide to withdraw your consent, the legal validity and enforceability of prior electronic Disclosures will not be affected.

Changes to Your Contact Information. You should keep us informed of any change in your electronic or mailing address. You may contact Brooklyn Cooperative FCU by email regarding any such changes.

YOUR ABILITY TO ACCESS DISCLOSURES. BY COMPLETING AND SUBMITTING YOUR REQUEST, YOU ACKNOWLEDGE THAT YOU CAN ACCESS THE ELECTRONIC DISCLOSURES IN THE DESIGNATED FORMATS DESCRIBED ABOVE.

CONSENT. BY COMPLETING AND SUBMITTING YOUR REQUEST, YOU CONSENT TO HAVING ALL DISCLOSURES PROVIDED OR MADE AVAILABLE TO YOU IN ELECTRONIC FORM AND TO DOING BUSINESS WITH BROOKLYN COOPERATIVE FCU ELECTRONICALLY. PLEASE PRINT AND RETAIN A COPY OF THIS AGREEMENT FOR YOUR RECORDS.

(Applicant signature)

(Date)

(Applicant signature)

(Date)

(Applicant signature)

(Date)

(Applicant signature)

(Date)

(Lender signature)

(Date)