

# Loan Application Disclosure

## Acknowledgement

By submitting a loan application to Fremont Federal Credit Union online, I certify that I am a resident of the United States. (If you are not a resident of the United States please contact your credit union branch directly.)

I understand that upon completion of the application and once the Continue button is activated, a credit report will be retrieved in order to decision my application. I further understand that should my loan be approved, additional paperwork and/or information will be required to complete my loan.

***Rates are subject to change.***

I certify that all information given on this application is true and correct and is given for the purpose of requesting the financial institution to extend a loan to me.

I authorize any person, association, firm, or corporation to furnish on request of this financial institution, information concerning me or my affairs. I authorize the financial institution to contact and inquire of my references and employers present, past and future, and obtain consumer credit reports either before or after any advance made to me. The financial institution may also furnish information concerning my account to credit reporting agencies.

*NOTE: Title 18 of the United States Code, Section 1014, provides that whoever knowingly makes any false statement or report, or willfully overvalues any land, property, or security, for the purpose of influencing in any way a financial institution, the accounts of which are insured, upon any application for a loan or extension, renewal, or deferral thereof, shall be subject to a fine, or imprisonment, or both.*

# Privacy Disclosure

**Overview** – It is the policy of Fremont Federal Credit Union (Fremont Federal) to hold member information in confidence, subject to applicable legal requirements. It is the policy of Fremont Federal not to sell member information for use by non-affiliated third parties.

Fremont Federal **Employees** – Fremont Federal employees are informed of their responsibility to protect confidential member information and are bound by this Privacy Policy.

**Information Collection** – Fremont Federal will limit the use and collection of information about our members to that which, in Fremont Federal Credit Union's judgment, is necessary to administer our business, provide excellent service, and offer opportunities that we think will be of interest to members. We may use information to help identify additional products or services that we believe members might want to know about.

**Accuracy** – Fremont Federal intends to employ reasonable measures to ensure the accuracy, timeliness, and completeness of our member information. If we become aware of inaccuracies in our records, we will take prompt steps to make appropriate corrections.

**Sharing Member Information** – To protect member privacy, we will carefully control the way any information about members is shared with relationship vendors. If any of our vendors require or use member information in order to provide services to members, we require the vendor to provide us with a confidentiality agreement. We may also provide information to others in accordance with applicable legal requirements and standards.

**Privacy "Opt-Out" Notification** – If requested, members may be excluded from information sharing with certain marketing business relationships.

[Click here for information on Fremont Federal 's "Opt-Out" Notification.](#)

# Security and Privacy on the Internet

Fremont Federal implements commercially reasonable management and technical controls to help protect the personal information it collects online through its site and online applications. You acknowledge, however, that no data transmission over the Internet can be guaranteed to be 100% secure. As a result, while Fremont Federal strives to protect your personal information, Fremont Federal cannot ensure the security of any information you transmit to or from this site.

**Online Banking, Membership, and Loan applications** – Fremont Federal secures the information sent between our server and your browser using a 128-bit encryption. Fremont Federal has implemented security technology and processes to keep your account information from unauthorized access from outside the credit union.

## Privacy Practices of Other Sites

This Policy only address the use and disclosure of information Fremont Federal collects online through this site, not information that Fremont Federal collects through other sources. This site may include links to the sites of Fremont Federal business partners or others. Fremont Federal is not responsible for these other sites' privacy practices, which may be different from Fremont Federal's privacy practices.

## Administration and Amendments

**Administration** – Since no policy can address every possible contingency and circumstance, Fremont Federal management shall use its good faith business judgment in administering Fremont Federal's privacy policy. This document is intended to provide guidance to Fremont Federal management and members and is not intended to create enforceable legal rights in any individual. Exceptions to this policy may not be authorized by any Fremont Federal representative other than Fremont Federal's President, Chairman of the Board of Directors, or Chairman of the Supervisory Committee.

**Amendments** – Fremont Federal Credit Union reserves the right to amend this policy in any respect.