

## Credit Authorization Consent

By continuing the application process, you authorize us to obtain one or more consumer credit reports that we will use in evaluating your application for credit.

You also authorize us to obtain consumer credit reports from time to time and any other information about you from consumer reporting agencies and/or other third party sources for use

1. In extension of credit on your account;
2. In servicing or monitoring any product you may obtain from us and/or collecting or enforcing any credit that you may receive from us;
3. In offering you enhanced and/or additional products and services and/or;
4. For other related purposes.

Upon your request, we will inform you whether or not a consumer report was obtained and the name and address of the consumer reporting agency that furnished the report. You understand that, after evaluating your complete application and checking your report, we may decide not to offer credit or products (including opening a savings account) to you.

In this Consent Statement, "we," "us," and "our" refer to: (1) Cross River Bank, the creditor, (2) Lead Bank, the creditor, (3) Revolut Technologies, Inc., the servicer of the product, and (4) their service providers.