

Lending Disclosure

SECURITY DISCLOSURE

Internet Loan Application - Internet Security Information:

We have implemented one of the highest levels of security for sending personal information via the Internet. We employ the latest technology by utilizing the Secured Sockets Layer protocol (SSL 3.0) and Microsoft Private Communication Technology protocol (PCT 1.0) with full support for 128-bit encryption methods. These secured encryption methods are among the highest in the industry for online commerce and transactions on the Internet. Also, the Internet Web Server is protected by a firewall which restricts the access to the machine from the Internet.

Our SSL Technology is certified by Network Solutions - a leader in the Web hosting and domain name industry for online authentication services. This provides an internet security system that conforms to the highest standards available.

These Protocols are used in several areas during the Internet Loan Application process:

- At the loan application web page when the applicant is entering in all of their personal information.
- For all internal validation/verification.

Some web browsers do not support secure servers.

We have made what we believe to be a reasonable effort to guard the security of this website's server. However, the Internet is generally accessible by the public, and information which is available on the Internet (including the information supplied by you on this website or sent to an e-mail address provided by you) is potentially accessible by unintended third parties. Your use of this website and your disclosure of personal information at this website, on or through any server, are strictly at your own risk. We do not guarantee the security of any user provided data.

When members will be notified of credit decisions

The Credit Union is required to notify applicants of a credit decision within 30 days of receiving a completed application.

How members can request more information or inquire into a refusal of credit

You as the member have the right to a free copy of your report from the reporting agency, if you request it no later than 60 days after you receive an Adverse Action Notice. In addition, if you find that any information contained in the report you receive is inaccurate or incomplete, you have the right to dispute the matter with the reporting agency. We obtain information from the following consumer reporting agency to make our decision.

TransUnion
P.O. Box 1000
Chester, PA 19022
1.800.888.4213

www.transunion.com/myoptions

If the Credit Union's decision was based in whole or in part on information obtained from an affiliate or from an outside source other than a consumer reporting agency. Under the Fair Credit Reporting Act, you have the right to make a written request, no later than 60 days after you receive an Adverse Action Notice. The Federal Agency that administers compliance with this law is listed below.

Federal Trade Commission
Equal Credit Opportunity
Washington, DC 20580

Methods of accepted bill payment

The Credit Union accepts the following Bill Payments acceptable: Cash, Checks, Money Orders, Cashier Checks, Automated Clearing House (ACH), On-line Bill Payer, Bank Wires, Visa, MasterCard and Discover Credit Cards.

How Payments will be posted to a member's account for after-hours transactions

Payments made after hours or days other than our business days will be credited to your loan(s) on the next business day.

LEGAL DISCLOSURE

It is a federal crime to defraud a financial institution, or to knowingly submit or represent false information to obtain credit from a financial institution. 18 USC 1344 Loans are available to United States Residents currently residing in the United States. You must read the following terms and conditions before continuing:

Notice to California Residents:

Regardless of your marital status, you may apply for credit in your name alone.

Notice to Ohio Residents:

The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Notice to Wisconsin Residents:

Wisconsin law provides that no provision of any marital property agreement, unilateral statement or court decree applying to marital property will adversely affect a creditor's interests unless the creditor, prior to the time that credit is granted, is furnished with a copy of the agreement statement, or decree, or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

Notice to New York Residents:

The Credit Union may at any time in the future obtain consumer credit reports to review the account. Upon request, the Credit Union must supply the name and address of the consumer reporting agency which gave the consumer report.

Application

By completing and submitting an application, I certify that I am of legal contracting age and that I have read, understood and agree to all of the terms stated here. I represent that the information I provide will be true, accurate and complete. I understand and authorize you:

I. To retain this application whether or not it is approved;

II. To obtain information from credit bureaus with respect to this application and that I may obtain the name and address of any credit bureaus used in conjunction with this application upon my request; and

III. To obtain from and exchange my financial information with any affiliates or correspondents.
And by submitting this application, each applicant:

IV. Agrees that, in considering this application, the Credit Union (and any person acting on behalf of either of them) may obtain information about the applicant and any co-signer from any consumer reporting agency;

V. Certifies that all information provided in this application is true and complete and made for the purpose of obtaining credit;

VI. Represents that he or she is the individual about whom information is submitted; and acknowledges that final credit approval is subject to the lender's verification of the information provided in this application and to additional terms and conditions contained in the approval notice.

If I submit my application electronically, I understand that you do not guarantee the security of the data and will not be held responsible or liable for interception by third parties. I agree to be bound by the terms of the account agreement you will provide.

This form is accurate, but is subject to change. To learn of any changes, please call Michigan Community Credit Union at 877.894.5033 or write to us at P.O. Box 4100, Jackson, MI 49204-4100.