



## Credit Report Authorization

Effective: April 27, 2022

You authorize us to obtain consumer credit reports that we will use when considering your application for credit. If you become a Dignifi ExpressWay Card cardholder or Installment Loan customer, you also authorize us to obtain consumer credit reports from time to time as long as your ExpressWay Card, Installment Loan or any other Dignifi-branded credit account is opened or you owe amounts with respect to your account and any other information about you in connection with any purpose permitted by law, including:

- extensions of credit on your account;
- any draw, update or renewal of your account;
- the administration, review or collection of your account; and
- offering you other current or future products and services we think might be of interest to you.

You acknowledge that each time we conduct a hard inquiry in relation to our request to access your credit information for the purposes described herein, that your credit score may be impacted. When we perform soft inquiries, they do not have an adverse impact on your credit score. You are allowed to receive one free consumer report under the Fair Credit Reporting Act from each of the three U.S. national credit reporting agencies (Experian, Equifax, and TransUnion) during any 12-month period. You may also be able to receive free consumer reports as permitted by state law. For information on obtaining a free consumer report from Experian, Equifax or TransUnion, you may contact them directly at [www.experian.com](http://www.experian.com), [www.equifax.com](http://www.equifax.com), and [www.transunion.com](http://www.transunion.com).

In this Credit Report Authorization, the following terms have the following meanings: “we,” “us,” and “our” refer to: (1) WebBank, the issuer of Dignifi-branded loan products, (2) Dignifi and its affiliates, as the servicer of Dignifi-branded loan products, and (3) their service providers.