

Credit Report Authorization

You authorize the Bank, and/or Fasten Rewards Inc. ("Fasten"), as the Program Manager on the Bank's behalf, to obtain consumer credit reports that it will use when considering your application for credit. If you become a Fasten Credit Card cardholder, you also authorize the Bank, or the Program Manager on the Bank's behalf, to obtain consumer credit reports from time to time and any other information about you in connection with any legal or commercial purpose, including:

- extensions of credit on 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 the Bank, or the Program Manager on the Bank's behalf, requests your credit information for the purposes described herein that your credit score may be impacted. If you ask us, we'll tell you whether we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

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, www.equifax.com, and www.transunion.com.