

Date

Applicant's name

Applicant's address

Description of account, transaction or requested credit:

If your application for credit is approved, we will set the terms based in whole or part on information from a consumer report.

We will obtain a credit report from the consumer reporting agency listed below:

Trans Union/Consumer Relations

2 Baldwin Place

PO Box 1000

Chester, PA 19022

You may obtain a copy of your consumer report from the consumer reporting agency free of charge.

If you have any questions regarding this notice, you should contact:

First National Bank in Olney

101 E. Main

Olney, IL 62450

618-395-8541

Notice Regarding Furnishing Negative Information

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

Notice Regarding Inaccurate Information

As a participant in the consumer reporting system, we furnish information about our experience with you to consumer reporting agencies. These consumer reports allow us to make credit and other opportunities available to you. If you believe that we have furnished information to a consumer reporting agency that is inaccurate please notify us at the following address and identify the specific information that is inaccurate.

First National Bank in Olney
101 E. Main
Olney, IL 62450
