



Credit Application Notifications

Thank you for your credit application with Celtic Bank. The following credit application disclosures are required by law or regulation and are provided for your information and use.

FAIR LENDING DISCLOSURES

If your application for business credit is denied, you have the right to a written statement of the specific reason for the denial. To obtain the statement, please contact Celtic Bank 340 East 400 South Salt Lake City, Utah 84111 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for a statement.

Under the Fair Credit Reporting Act, you are entitled to receive a free copy of your credit report from the agency that provided us with the credit information about you, provided you make written request of the credit reporting agency within 60 days of your receipt of this notice. You may also dispute with the credit reporting agency the accuracy or completeness of any information contained in your consumer report furnished by that agency.

EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the ability to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Federal Deposit Insurance Corporation 25 Ecker, Suite 2300 San Francisco, CA 94105

FAIR CREDIT REPORTING ACT DISCLOSURES

Information Reported to Consumer Reporting Agencies

Under the Fair Credit Reporting Act, you have the right to notify us if you believe we have reported inaccurate information about your account to any Consumer Reporting Agency. Such notices should be sent in writing and include your complete name, current address, Social Security number, telephone number, account number, type of account, specific item of dispute and the reason why you believe the information reported is in error. Send your notice to: Celtic Bank 340 East 400 South Salt Lake City, Utah 84111