

Type of Credit Requested:

- Joint Credit
- Individual Credit-relying solely on my income and assets
- Individual Credit-relying solely on my income and assets as well as the assets of another

General Credit Authorization

I hereby authorize Citizens Financial Bank ("Bank") to verify my past and present employment and income earnings, along with my bank account, investment portfolio, and any other asset balances that the Bank deems necessary to process my loan application. I further authorize the Bank to obtain credit reports and verify such other credit information about me, including past and present mortgages and landlord reference(s), that is deems useful. I understand that by ordering the credit report, the Bank may provide a copy of my loan application to the credit reporting agency from which the credit report is being ordered.

I further authorize the Bank to use a photocopy or facsimile copy of this authorization to obtain any and all information needed in the processing of my loan application.

Citizens Financial Bank does not share consumer credit information with any of its affiliates.

Applicant: _____ Date: _____

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