

Consent to Pull Credit

Obtaining Consumer Report from Consumer Reporting Agency

I certify that all information given by me on this application is complete and accurate. I understand that the information provided, the verification of that information and any consumer reports obtained will be reasonably relied upon by Frontier Financial (the "Company") in approving or rejecting this application. I authorize the Company, and its affiliates and agents, to obtain one or more consumer reports from consumer reporting agencies with respect to me and my creditworthiness. I understand, acknowledge and agree that this may constitute a "hard" or "soft" inquiry which may be reflected on my consumer report. Further, I authorize the Company, and its affiliates and agents, to communicate with third parties, including consumer reporting agencies, to investigate information obtained from me, including the references or statements above, and to review or collect my account after credit is extended; and in connection therewith, I authorize the Company, and its affiliates and agents, to obtain additional consumer reports from consumer reporting agencies from time to time. I also give the Company permission to answer questions about their credit experience with me, and this information may be reported to consumer reporting agencies. You will be asked to acknowledge your acceptance of these terms and this Agreement by checking the box before you are able to continue with your application electronically.