

COMMUNITY FIRST CREDIT UNION

CONSUMER PRIVACY CONSENT AND WAIVER

Community First Credit Union (the “Credit Union”) understands the importance of protecting the privacy of our members. The Credit Union is committed to maintaining the confidentiality of each member’s financial records consistent with state and federal laws.

This Consumer Privacy Consent and Waiver (“Consent”) explains how the Credit Union shares some of your confidential information with Habematolel Pomo of Upper Lake (the “Tribe”), with your consent, in connection with the Tribe’s Program Loan (“Program Loan”) application you submitted to the Credit Union.

The Tribe has agreed to be a guarantor on the Program Loan, subject to the Credit Union’s approval of your application, provided that you agree to the terms of this Consent. By executing this Consent, you understand and agree that the Credit Union is permitted to share the following information with the Tribe:

- The status of your Program Loan, including but not limited to payment history, loan balance, and payment amount(s).
- In the event of default, information concerning your delinquencies.

The Credit Union contractually requires the Tribe to protect your confidential information in accordance with all applicable privacy laws, and to maintain safeguards that comply with applicable state and federal laws and regulations to guard your information. Further, the Tribe is prohibited against sharing such information or using it for any purposes other than to guarantee your Program Loan payments. The Credit Union shall provide you will all necessary disclosure information regarding the Credit Union’s use and sharing of your information pursuant to applicable federal and state law.

If you have any questions regarding the terms of this Consent, you can call the Credit Union toll-free at (800) 361-0075 from 9:00 a.m. to 5:00 p.m., PT.

Applicant’s Name

Signature

Date