



# Maple City Savings Bank, FSB

145 Main Street, Hornell, NY 14843

(607) 324-1822 FAX (607) 324-1825

## HELOC CREDIT RELEASE AND AUTHORIZATION FORM

Your signature on this form authorizes **Maple City Savings Bank** to obtain a copy of your credit report. In order for us to obtain the credit report necessary to process your loan application, you must sign this form.

Your signature also authorizes **Maple City Savings Bank** to verify information stated on your financial statement regarding your identity, employment, deposits and loans. Verification is usually accomplished by sending written requests to employers, creditors and depository institutions and will be done in accordance with applicable State and Federal banking regulations, the Patriot Act and Privacy Act statutes.

The USA Patriot Act requires Maple City Savings Bank, FSB to inform you about important information about procedures for opening a new account or loan. To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account or closes a on a new loan.

What this means for you: when you open an account or close on your loan, we will ask for your name, address, date of birth, tax id number and other information that will allow us to identify you. We will also ask to see your driver's license, photo ID, or other identifying documents

No person or organization may request a consumer credit report in connection with an application for credit, unless the applicant is informed in writing or in the same manner in which the application is made that (I) a consumer credit report may be requested in connection with such an application, and (II) that the applicant, upon request, will be informed whether or not a credit report was requested and if such a report was requested, informed that the consumer credit reporting agency that furnished the report was:

**TransUnion, LLC**  
**P.O. Box 1000**  
**Chester, PA 19022**  
**(800) 888-4213      www.transunion.com**

**PLEASE SIGN AND ACKNOWLEDGE RECEIPT OF THIS DISCLOSURE AND PERMIT MAPLE CITY SAVINGS BANK TO OBTAIN A CURRENT CREDIT REPORT AND TO VERIFY YOUR IDENTITY AND THE INFORMATION STATED ON YOUR FINANCIAL STATEMENT.**

**YOU ARE APPLYING FOR AN ADJUSTABLE RATE LINE OF CREDIT LOAN!**

*Please initial and acknowledge receipt of the disclosure  
“CONSUMER HANDBOOK ON ADJUSTABLE RATE MORTGAGES”  
or its equivalent in compliance with the Federal Truth in Lending Law.*

APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_

CO-APPLICANT \_\_\_\_\_ DATE \_\_\_\_\_