



FARM CREDIT SERVICES OF HAWAII, ACA
Federal Land Bank Association of Hawaii, FLCA
Hawaii Production Credit Association

AUTHORIZATION TO REQUEST AND RECEIVE CREDIT INFORMATION

Definitions: The words, "I", "me" and "my" mean the person or persons who sign below. If more than one person signs below, than this document is binding on each person individually and all persons together, and any singular word will include the plural meaning. The words, "I", "me" and "my" also means any corporation, trust, limited liability company, partnership or business entity in which any person who signs below has any ownership interest or is an officer, director, trustee, partner, or decision making person. The "Association" means the Farm Credit Services of Hawaii, ACA, and/or the Federal Land Bank Association of Hawaii, FLCA and/or Hawaii Production Credit Association.

Authorization: I agree, consent and instruct that:

a. The Association may make any inquiries and gather any information that the Association feels is necessary and reasonable concerning me (for example, credit information about me) or concerning any information provided to the Association by or about me. Some of the things (among other things) which the Association is authorized by me to do are: to check my credit and employment history, to make credit inquiries, to verify employment and to obtain credit agency reports (including, for example, any consumer reports and any investigative consumer reports. All information and reports may include information about my spouse.)

b. I instruct any credit agency (consumer reporting agency) to furnish any consumer report (including any investigative consumer report) to the Association on request of the Association. The Association may request any consumer report on me or my spouse at any time, and from time to time. In other words, the Association may request, and the credit agency (consumer reporting agency) is instructed to furnish, any consumer report on me, my spouse, or both of us, not only once but as many times as the Association feels is appropriate, as long as:

1. I have (or my spouse has) an application for credit (for example, an application for a loan) pending with the Association; or

2. I owe (or my spouse owes) any money to the Association (for example, if any portion of any loan that I have, or my spouse has, with the Association remains unpaid, whether the loan is current or delinquent).

c. I understand and agree that the information contained in any consumer report may be used by the Association for any legitimate business purpose. The uses which the Association may make of information on me would include the following, among other things: in connection with a credit transaction or extension of credit to me (to grant or deny the extension of credit to me), in connection with the review or collection of my account, and to determine the interest rate group to assign to my account (both in connection with the extension of credit to me (making the loan to me) and also at any time after that (even after the credit is extended to me or the loan is made to me) as long as I have, or my spouse has, any loan with the Association or I owe, or my spouse owes, any money to the Association, whether or not delinquent.

d. I also authorize the Association to answer questions about the Association's credit experience with me (for example, among other things, if a consumer reporting agency asks the Association for such information).

e. My original loan application and all credit reports (consumer reports) and verifications may be retained by the Association, even if the loan is not approved, and need not be returned to me and I need not receive any copies.

f. I understand that this document is one of the things the Association will rely on in its credit decision and, therefore, I agree that these authorizations, consents and agreements cannot be revoked (cancelled) or changed.

g. I further authorize the Association to reproduce this form as many times as necessary in order to obtain said information, therefore, a copy of this form bearing my signature(s) carries the same authority as the original.

Signature(s)

Date

