

## LOAN APPLICATION DISCLOSURE



This document contains important information about your rights, and disclosures to which you are entitled, pursuant to certain statutory and regulatory requirements. Consent you provide for further consideration of this application is also included. Please read and retain a copy for your records.

**USA Patriot Act Notice:** To help the U.S. 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 that opens an account. What this means: when a Borrower opens an account, the Bank will ask for the business name, business address, taxpayer identifying number and other information that will allow the Bank to identify the Borrower, such as organizational documents. For some businesses and organizations, the Bank may also need to ask for identifying information and documentation relating to certain individuals associated with the business or organization, including the individuals name, address, date of birth and other information that will help the Bank identify such person. The Bank may also ask to see such person's driver's license or other official documents to identify such person.

**Online Notice to Borrower/Appraisal:** You are entitled to receive a copy of each written appraisal and valuation developed in connection with an application for credit to be secured by a first lien on a 1-4 family residential dwelling at least three (3) business days prior to your closing date. We will make every effort to deliver a copy at least three (3) business days prior to your closing date, however, in the unlikely event that we experience a delay in the delivery your closing may be postponed. By providing your e-mail address to PNC, you agree to the electronic delivery of appraisals and valuations. If you prefer copies in written form, contact PNC at: 855-201-1604.

**Important information about phone calls, texts, prerecorded and email messages:** By providing telephone number(s) to PNC, its affiliates or designees now or at any later time you authorize PNC and/or its affiliates and designees to contact you regarding your account(s) with PNC or its affiliates whether such accounts are your individual accounts or business accounts for which you are a contact at such numbers using any means, including but not limited to placing calls using an automated dialing system to cell phone or VoIP numbers or leaving prerecorded messages or sending text messages even if charges may be incurred for the calls or text messages. Any phone call with us may be monitored or recorded by us for quality control and training purposes.

**Email Communication:** By providing your email address, you consent and agree to receive electronic mail from PNC, its affiliates and designees.

**Consumer Credit Reports:** By submitting an application for credit, you, alone and on behalf of all co-applicants and guarantors for whom you have permission to apply for products and services, hereby request and authorize PNC or its designees (and any assignee or potential assignee) to obtain personal credit profiles from one or more national credit bureaus. You, alone and on behalf of all co-applicants and guarantors for whom you have permission to apply for products and services, further request and authorize PNC to disclose information including personal information, to such national credit bureaus, for the purposes described herein. This request and authorization extends to obtaining a credit profile(s) in (i) considering this application, (ii) assessing creditworthiness and (iii) considering extensions of credit on an ongoing basis, for the purposes of (a) update, renewal, modification or extension of such credit or additional credit, (b) reviewing, administering or collecting the resulting account and (c) reporting repayment and satisfaction of such credit obligations. The execution of definitive loan documents, by you or by any co-applicant or guarantor, for whom you have permission to apply for products and services, shall ratify and confirm the requests and authorizations set forth herein. If you are a New York resident we are informing you that upon request, you will be informed whether or not a consumer report was requested, and if it was, of the name and address of the consumer reporting agency that furnished the report.

**Income:** When applying for credit, you are not required to disclose alimony, child support or separate maintenance payments if you do not wish to have it considered as a basis for repaying your loan obligation.

**Notice for Denial:** If you have applied for credit and your request is denied you have the right to a written statement of the specific reasons for denial. To obtain the statement please write to PNC Bank, National Association, MS: F2-F070-22-C, Attn: Portfolio Processing Team, 1600 Market St 22nd Floor Philadelphia, PA 19103 or call 1-877-287-2654, within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for denial within 30 days of receiving your request for the statement.

**ECOA Notice:** The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is: Bureau of Consumer Financial Protection, 1700 G Street NW, Washington, DC 20552.

**Other:** Bank does not lend to businesses engaged in certain types of activities and is not obligated to grant credit, or may offer a lower limit.

**Business Purpose Affirmation:** You certify that all loan proceeds will be used for business purposes.

## State Specific Disclosures:

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that reporting agencies maintain credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to New Jersey Residents:** Under New Jersey law we are required to give you the following notification if we make a loan offer to be secured, in whole or in part, by real property located in New Jersey: "The interests of the borrower and lender are or may be different and may conflict, and the lender's attorney represents only the lender and not the borrower. The borrower is, therefore, advised to employ an attorney of the borrower's choice, licensed to practice law in the State of New Jersey to represent the interests of the borrower."

**Notice to Wisconsin Residents:** No provision of a marital property agreement, a unilateral statement under Wisconsin Statutes s.766.59 or a court decree under Wisconsin Statutes s. 766.70 adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

**Notice to Vermont Residents:** The submission of your loan application constitutes your consent for the lender to obtain credit reports in connection with this application, for the purpose of reviewing the account, increasing the credit limit on the account, taking collection action on the account, or for any other legitimate purposes associated with the account.

## PRIVACY NOTICE TO CALIFORNIA RESIDENTS

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**Last Updated: February 2, 2024**

**Effective Date: January 1, 2024**

### Changes to Our California Privacy Notice

PNC will update this notice in response to changing legal, technology, or business developments. We will post the most up-to-date notice on [pnc.com/privacy](https://pnc.com/privacy). You can see when the notice was last updated by checking the "last updated" date displayed at the top. For questions, please contact PNC as noted below.

The California Consumer Privacy Act (CCPA) and the regulations promulgated thereto, each as amended, including pursuant to the California Privacy Rights Act of 2020 (CPRA) requires us to notify California residents (unless an exemption applies) of the categories of personal information we collect about them, with reference to the categories set forth under the CCPA, and the purposes for which we will use such categories of personal information.

**Categories of Personal Information Collected:** The relevant categories of personal information PNC may collect about California residents includes:

- **Identifiers:** such as real name, alias, postal address, unique personal identifier, online identifier, Internet Protocol (IP) address, email address, account name, Social Security Number, driver's license number, passport number, or other similar identifiers.
- **Customer records:** such as paper and electronic customer records containing personal information, such as name, signature, Social Security Number, physical characteristics or description, etc.
- **Protected classifications under California or federal law:** such as age, race, color, ancestry, national origin, citizenship or immigration status, religion or creed, marital status, sex (including gender identity or expression, sexual orientation), medical condition, veteran or military status, physical or mental disability, etc.
- **Commercial information:** such as records of personal property, products or services purchased, obtained, or considered, or other purchasing or consuming histories or tendencies.
- **Biometric information:** such as genetic, biological characteristics, etc. such as, fingerprints.
- **Internet or other electronic network activity information:** such as browsing history, search history, website interaction, etc.
- **Geolocation data:** such as precise physical location or movements within 1850 feet.
- **Sensory data:** such as audio, electronic, visual, thermal, olfactory, or similar information.
- **Employment information:** such as current or past job history or performance evaluations.
- **Education Information:** Information, such as education history for job applicants or student loans.
- **Profiles or inferences:** such as profiles reflecting a person's preferences, characteristics, psychological trends, predispositions, behavior, attitudes, intelligence, abilities, and aptitudes.

- **Sensitive Personal Information:** Personal information that reveals a consumer's social security, driver's license, state identification card, or passport number; account log-in, financial account, debit card, or credit card number in combination with any required security or access code, password, or credentials allowing access to an account; precise geolocation; racial or ethnic origin, religious or philosophical beliefs, or union membership; contents of a consumer's mail, email, and text messages unless the business is the intended recipient of the communication; or genetic data.

**Purposes of Collection, Use, and Disclosure:** We may collect, use, and disclose the above categories of personal information as follows:

- To provide the services for which the information was provided, including to maintain and administer any accounts you open with us and to process transactions and payments.
- For authentication, identity verification, and fraud prevention and detection.
- To process and respond to or address your questions and investigate and resolve any issues.
- To personalize your experience using our websites and services.
- To communicate with you, including transactional and account-related information as well as news, updates, and marketing communications.
- To improve and develop products and services and for other research and analytics purposes.
- To respond to authorized regulatory, compliance, and legal process.
- To evaluate or conduct a merger or to sell or transfer some or all of PNC's assets.
- To protect and defend our rights and interests and those of third parties, including in defense of litigation and other claims against us.

**Not covered by this Notice:** This Notice does not address or apply to any of the nonpublic information we collect about consumers, pursuant to the Gramm-Leach-Bliley Act (GLBA) or otherwise subject to an exemption under CPRA Section 1798.145. For information, please review our Privacy Notice.

For more details and information about the personal information we collect and how we collect, use and disclose such personal information (as defined by the CPRA) and your rights regarding such personal information, please call 1-888-PNC-BANK (1-888-762-2265) or visit us at [pnc.com/privacy](https://pnc.com/privacy).

A Spanish version of this document is available at [pnc.com/privacy](https://pnc.com/privacy) as a courtesy to our clients who use Spanish as their primary language. Although PNC has taken every precaution possible to translate the original document correctly, the Spanish translation is only a courtesy to our clients. Please take note that all official documents from PNC will be in English only.

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