



# Personal Loan User Agreement

## Communication Consent Term

If you provide a cell phone number and/or email address ("contact") as part of your application, Texans Credit Union has your consent to use this contact to provide information regarding this application via calling, texting, email or otherwise. This contact may be by dialing the cell phone, by auto dialer, text or robot text methods. To protect your privacy, all email communication containing nonpublic personal information will be sent using an encrypted email service, requiring you to create a user ID and password and log in to access email correspondence. You understand that this consent is not required to obtain any services or loans from the Credit Union.

## Consent to Electronic Records and Membership Agreement

To receive disclosures and other documents, you must accept and agree to the terms in the E-Signature and Electronic Disclosures Agreement ("Agreement"). Click on the link below to review the document.

### [E-Signature and Electronic Disclosures Agreement](#)

Click the Agreement and Disclosure document below to review and download or print a copy to keep for your records.

By proceeding, you represent that you have accessed and reviewed the Agreement and that you consent to receive the Disclosures below electronically.

### [Texans Membership Agreement and Disclosures](#)

## Application for Credit Disclosure

### Read & Accept to Submit Your Application

You certify that the information on this loan application is complete, true, and submitted for the purpose of obtaining the accounts and services requested. You agree that:

- If you listed a co-applicant, you certify that the co-applicant has authorized the submission of this application and that you both intend to apply for joint credit.
- You further understand and agree that the action of submitting this application constitutes your electronic signature, and your submission of this application shall be legally binding, such transaction shall be considered authorized by you, and the same terms that apply to a signed paper application will apply to this electronically submitted application.
- You authorize Texans Credit Union to obtain your credit report for use in evaluating my creditworthiness and my loan request.
- You understand that any approval granted as a result of this application is subject to your eligibility for membership and further review by the Credit Union. You understand that if approved, you will receive additional agreements and disclosures that are applicable to the type of credit requested.