

Credit Authorization

Please read this Authorization carefully and print or save a copy for future reference.

In this Credit Authorization ("Authorization"), the words "you" and "your" mean any person authorizing us to obtain and use such person's consumer reports, as described below. The words "Nibbles" mean Nibbles PBC and its subsidiaries, affiliates, agents and assigns and the words "we," "us," "our," and refer to Nibbles together with Lead Bank.

You authorize Nibbles and Lead Bank to obtain consumer reports from one or more consumer reporting agencies about you now and periodically for as long as you remain a customer of Nibbles or Lead Bank, and agree that this Authorization constitutes your "written instructions" for us to do so in accordance with the Fair Credit Reporting Act, as amended.

You further authorize Nibbles and Lead Bank to use the consumer report about you, and information derived therefrom for any lawful purpose, including but not limited to: (1) authenticating your identity; (2) making credit decisions; (3) marketing products and services from Lead Bank, Nibbles, or a third party; (4) assisting with internal modeling and analysis; (5) servicing your credit card; and (6) facilitating the sale of credit card account or receivables thereof to third party investors, and for related purposes.

In connection with these purposes, and to verify the information in your application and credit report, you authorize Nibbles and Lead Bank to share all or parts of your consumer reports with agents, partners, counterparties, or affiliates. You also authorize Nibbles and Lead Bank to transfer or otherwise provide your credit report or any information contained therein to any successor-in-interest of Nibbles and Lead Bank or any purchaser or servicer of your issued credit card, including certain third party investors. Please see the Nibbles Privacy Policy and the Lead Privacy Policy for more information about how we use and share information about you.

Consent. By clicking the button, or selecting the checkbox, displayed in connection with acknowledging and/or agreeing to this Authorization (or by otherwise taking an affirmative action indicating your agreement to this Authorization), you agree that:

- You have received, read, and agree to all of the terms of this Authorization; and
- You authorize us to obtain and use consumer reports and related information about you, now and periodically for as long as you remain a customer of Nibbles and Lead Bank, from one or more consumer reporting agencies, as described above.