

AUTHORIZATION TO OBTAIN CREDIT REPORT(S) (BUSINESS PURPOSE)

An application for credit has been made to the Northfield Savings Bank by (name of business), a business with which you are associated as an owner, principal, officer, director or guarantor (the "**Business**") (the "**Application**"). By signing below, you authorize Northfield Savings Bank, its employees, agents, affiliates, successors and assigns, including any purchaser, in whole or in part, of any loan to the Business (together, the "**Bank**") to obtain your personal credit report(s), and/or to make employment or other investigation inquiries about you that the Bank deems necessary in connection with the Application. If Northfield Savings Bank extends credit to the Business, you also authorize the Bank to obtain one or more personal credit reports from time to time hereafter for the purpose of reviewing the Business's account, collecting on the account or for any other legitimate purpose associated with the account. If you ask, you will be informed of the name and address of the consumer reporting agency that furnished the report. You understand and agree that the Bank may furnish information concerning you and the Business's account to consumer reporting agencies and others who may properly receive that information.

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