

FAIR CREDIT REPORTING ACT DISCLOSURE & AUTHORIZATION

Disclosure

As an applicant to become a subscriber with Frank Subscription, LLC ("Frank"), you are a consumer with rights under the Fair Credit Reporting Act. Frank may choose to obtain and use information contained in a consumer report from a consumer reporting agency about you: (1) when considering your subscription application, (2) when making a decision whether to accept your subscription, (3) when deciding whether to continue, revoke or modify your subscription (if you are approved); (4) doing periodic re-screening of subscribers to insure continued compliance with our rules and policies; or (5) when making other subscription-related decisions directly affecting you. A consumer report may include the following: driving history records, motor vehicle records, verification of identification you provide, criminal history, credit history, civil record, loss damage waiver scores and reports and information and/or copies of documents from any military service records.

For explanation purposes, a "consumer reporting agency" is a person or business which, for monetary fees, dues, or on a cooperative nonprofit basis, regularly assembles or evaluates consumer credit information or other information on consumers for the purpose of furnishing consumer reports to others, such as this organization. A "consumer report" means any written, oral or other communication of any information by a consumer reporting agency bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing your eligibility for a position.

Authorization

I hereby voluntarily authorize Frank to obtain a consumer report about me from a consumer reporting agency and to consider this information when making decisions regarding my application for subscription and continued status as a subscriber for Frank's vehicles and services. I understand and acknowledge that under provision of the FCRA, I may request a copy of any consumer report from the consumer reporting agency that compiled the report, after I have provided proper identification. I also understand that I have rights under the Fair Credit Reporting Act, including the rights discussed above. I agree that by checking "Accept" I acknowledge having read this statement and agree with its provisions.