

IMPORTANT NOTICE: CREDIT CHECK AUTHORIZATION REQUIRED

This is to inform you that as part of Waypoint Bank's procedure for processing your employment application, it is understood that a copy of a consumer report prepared by a consumer reporting agency, also known as a credit report, will be obtained as part of a routine background check. This consumer report may include credit information as well as information bearing on your character, general reputation, personal characteristics, or mode of living.

Information from the report will not be used in violation of any federal or state equal opportunity law or regulation.

Before taking any adverse employment action based on the credit report, including denying employment, Waypoint Bank will provide to you, without charge, a copy of the report plus a written summary of consumer rights under the Fair Credit Reporting Act.

Signing this form constitutes written authorization to seek a consumer credit report from a consumer reporting agency.

I acknowledge that I have received a copy of the above notice, and that I authorize a copy of my credit report to be released to Waypoint Bank. If hired, this authorization shall remain on file and serve as an ongoing authorization for Waypoint Bank to procure consumer reports at any time during my employment period.

Signature

Date