



Our Finance Lender Licenses/ Registrations

State/License	License #
Alabama Small Loan Act License	SL23049
Arizona Consumer Lender License	CL-1001452
California Finance Lender Law License (Non-Mortgage)	60DBO 98217
Colorado UCCC Supervised Lender License	SUP-4000629
Connecticut Small Loan License	SLC-1819881
Delaware Lending License	035524
Illinois Consumer Installment Loan License	CI 4611-H
Indiana Non-Mortgage Consumer Loan License	42714
Iowa Master Loan Co. & Non-Resident Regulated Loan License	NRR2021-0145
Kansas Supervised Loan License	SL.0026824
Louisiana Licensed Lender License	Pending
Maryland Consumer Loan License	1666
Michigan Regulatory Loan License	RL-0022185
Minnesota Regulated Loan Company License	MN-RL-1819881
Missouri Chapter 367 - Small Loan Company License	367-19-8515

Ohio General Loan Law Certificate of Registration	GL.502108.000
<u>Oregon Consumer Finance License</u>	n/a
Pennsylvania Consumer Discount Company Act License (Non Mortgage)	70401
South Carolina Supervised Lender License	SL-1819881
Tennessee Industrial Loan and Thrift Registration	181570
Texas Regulated Lender License	161995
Utah Consumer Credit Notification	n/a
Washington Consumer Loan License	CL-1819881
Wisconsin Consumer Act Registration	Index # 53138 for reference

Equal Credit Opportunity Act Disclosures

Right to Request Specific Reasons for Credit Denial

If your application for credit is denied you will be sent a notice via email. You also have the right to request a written statement of the specific reasons for the denial. To obtain the statement, please contact Funding U, 309 East Paces Ferry Rd NE, Ste 400, Atlanta, GA 30305, 855-537-5457 within 60 days from the date you are notified of our decision. We will send you a written statement of reasons for the denial within 30 days of receiving your request for the statement.

Equal Credit Opportunity Act Notice

The federal Equal Credit Opportunity Act (ECOA) prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Bureau of Consumer Financial Protection, 1700 G Street NW, Washington DC 20006.

Notice for Incomplete Applications

If you have submitted an application for credit, and we notify you that additional items are needed before we can fully evaluate your request, please submit the information within 30 days from the date of our request. If we do not receive all of the information we requested by that time, we will regrettably not be able to give further consideration to your request. However, we welcome you to submit a new application at any time and we will give it our full consideration.

Counteroffers

If you have submitted an application for credit, and we have offered you credit on terms that are different than the credit terms you applied for, we are unable to offer you the credit on the terms that you requested. If you choose not to accept our counteroffer or if you do not accept it within 30 days, we will consider the application denied. See the above "Right to Request Specific Reasons for Credit Denial."

USA PATRIOT Act Notice

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account; an account includes

deposit, transaction, or credit accounts.

Michigan Residents

The Department of Insurance and Financial Services Office of Consumer Finance is the regulator for Funding U's Michigan regulatory loan license. The department can be contacted at 877-999-6442 or mailing address P.O. BOX 30220, LANSING, MICHIGAN 48909-7720. Regulatory license number RL-0022185 is effective as of 7/17/2019.