



Our Finance Lender Licenses

Arizona - Consumer Lender License

Maryland - Consumer Loan License

Michigan - Regulatory Loan License #RL 0022185

Missouri Chapter 367 - Small Loan Company License

Pennsylvania - Consumer Discount Company Act License (Non Mortgage)

Tennessee - Industrial Loan and Thrift Registration

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, 1447 Peachtree St #700, Atlanta, GA 30309, 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.