



Excite Credit Union  
Terms and Conditions and Advertising  
Disclosure

Excite Credit Union (“Excite”) may match you with independent third-party lenders (“Lending Partner”) when requesting a Business Loan product that we are unable to provide to you directly. The Lending Partner may choose to make you a pre-qualified loan offer. Excite matches you to a Lending Partner based on information you provide in the loan inquiry form and Lending Partners’ product and underwriting requirements. Excite offers a direct Business Loan application and a separate and clearly defined loan inquiry form. The loan inquiry form is not a loan application, and you must complete a loan application with one of our Lending Partners prior to getting a loan directly from any Lending Partner. Excite will not share your nonpublic personal information without your permission. Please review Excite’s Privacy Policy for additional details regarding how we collect, use, protect, and share your nonpublic personal information. Since your business loan application will be made directly with the Lending Partner, the Lending Partner’s own privacy and data security policies and practices will govern how they protect and what they do with your information. Excite is not responsible for a Lending Partner’s privacy and data security policies and practices.

Excite will not charge you to match you with a Lending Partner. Excite is compensated by our Lending Partner if you obtain a loan from our Lending Partner. Our Lending Partner may charge an origination or similar fee to you for issuing a loan that the Lending Partner should disclose to you separately.

Excite does not make credit decisions or evaluate your creditworthiness related to loan applications submitted to our Lending Partner. Excite does not display offers from all Lending Partners or all products available from all providers. Excite will not communicate any adverse decisions that a Lending Partner may make on your loan application or provide you with any updates to your loan application with a Lending Partner. Once your application is submitted to a Lending Partner, you should be dealing with the Lending Partner directly for all matters pertaining to your loan application.

Lending Partner rates and terms change periodically. Rates and loan terms vary based on a variety of factors including your state of residence, credit score, credit history, financial profile, and other factors. Our Lending Partner offers products with a range of Annual Percentage Rates. The actual rate for which you qualify may be based on loan program, product, and credit requirements. You may not be matched with any of our Lending Partners. Our Lending Partners may not offer loans in some states and may offer loans of different sizes in different states.

Excite’s relationship with a Lending Partner is that of an arms-length referral relationship. Lending Partner is not an agent, employee, officer, director of Excite. Excite and Lending Partner are not undertaking any kind of joint undertaking or joint venture.

Excite does not provide any warranties of any kind, whether or express or implied, related to any aspect of Lending Partner’s origination, underwriting, approval and closing process. Further, Excite will not be liable for any claims or losses you might sustain due to a Lending Partner’s adverse decision on your loan application or any potential delays in the Lending Partner’s underwriting, approval and loan closing process.