Credit Authorization: By submitting this request, you authorize the Credit Union to obtain credit reports in connection with this request for credit and for any update, increase, renewal, extension, or collection of the credit received. You understand that the Credit Union will rely on information in this request and your credit report to make its decision. When applicable, spousal information may be requested as a part of this request. If you request, the Credit Union will tell you the name and address of any credit bureau from which it received a credit report on you. It is a crime to willfully and deliberately provide incomplete or incorrect information in this request.