

## **FAIR CREDIT REPORTING ACT BACKGROUND CHECK DISCLOSURE**

In connection with your Commercial Credit Application, Hutchens Petroleum Corporation and its direct and indirect subsidiaries (“Hutchens”) may seek background information about you from a consumer reporting agency. This information will be in the form of consumer reports.

These reports may be obtained at any time after Hutchens receives authorization from you.

A summary of your rights under the federal Fair Credit Reporting Act (“FCRA”) is being provided to you with this disclosure.