You consent to Brim Financial obtaining credit and other information about you from consumer and credit reporting agencies in order to assess your application, verify your current and ongoing creditworthiness, help us to determine your eligibility for a credit card, and to manage and assess our risks. You understand that this information may include the types and amounts of credit advanced to you, payment histories, negative banking items, collection actions, legal proceedings, previous bankruptcies and other information reported by your creditors. We also exchange personal information with consumer and credit reporting agencies on an ongoing basis (including negative information such as late payments, missed payments or other defaults). This consent is effective as of the date of submitting this application and, if you are issued a credit card account by Brim Financial, continues to be effective as long as you have such account with Brim Financial.