

NOTICES

California Residents. Each applicant, if married, may apply for a separate account.

Maine Residents. You have the right to select the agent and insurer to be used for any type of insurance required in connection with this credit transaction, including the right to choose an insurance agent or broker, whether or not that agent or broker is affiliated with us. We shall not interfere, either directly or indirectly, with this right of choice of an agent and of an insurer. Your choice of a particular insurance agent or broker will not affect our credit decision or credit terms in any way, as long as the insurance provides adequate coverage with an insurer who meets our reasonable requirements such as the solvency and assessment policies of the insurer and its ability to service the policy.

New Hampshire Residents. If this is an application for a balloon retail sales contract, applicants are entitled, upon request, to receive a written estimate of the monthly payment for a balloon payment refinancing in accordance with the creditor's current refinancing programs prior to entering into a balloon contract.

New York Residents. A consumer report may be ordered in connection with your application. Upon your request, we will inform you whether or not a report was ordered. If a report was ordered, we will tell you the name and address of the consumer reporting agency that provided the report. Subsequent reports may be ordered or utilized in connection with an update, renewal or extension of credit for which you have applied.

Ohio Residents. The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law. Any person who, with intent to defraud or knowing that he is facilitating a fraud against an insurer, submits an application or files a claim containing a false or deceptive statement is guilty of insurance fraud.

Wisconsin Residents. Notice to Married Applicants. No provision of any marital property agreement, unilateral statement under Wisc. Statutes § 766.59 or a court decree under Wisc. Statutes § 766.70 adversely affects the interests of the Creditor unless the Creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the Creditor is incurred. For Married Wisconsin Residents. The credit being applied for, if granted, will be incurred in the interest of my marriage or family. I understand the Creditor may be required by law to give notice of this transaction to my spouse.

AUTHORIZATIONS

You authorize us to contact you using any of the telephone numbers listed on this Credit Application or that you subsequently provide us in connection with your credit account - regardless of whether the number we use is assigned to a paging service, cellular telephone service, specialized mobile radio service, other radio common carrier service or any other service for which you may be charged for the call. You further authorize us to contact you through the use of voice, text and email and through the use of prerecorded/artificial voice messages or an automatic dialing device. You agree that your

telephone communications with us and any financial company that reviews this Credit Application may be monitored and/or recorded to assure the quality of service.

You authorize us to request one or more consumer reports, for any legitimate purpose, in connection with the transaction that is proposed by this Credit Application or any future update, renewal or extension of that transaction. This includes your authorization to check and verify information related to this Credit Application including, but not limited to, checking and verifying your credit, income and employment history, and contacting a spouse to verify any spouse-related information. You also authorize us to answer questions others may ask about our credit experience with you.

You authorize us to submit this Credit Application and any other documents pertaining to this proposed transaction to the following financial company(ies):

You authorize these companies and their affiliates to obtain any information they want in order to verify information related to this Credit Application including, but not limited to, verifying your credit, income and employment history, and contacting a spouse to verify any spouse-related information.