



STATE LAW NOTICES

If the applicant(s) reside in one of the states listed below, please check the appropriate space and have all applicants sign to acknowledge that they have read the notice. If the application was obtained by phone, a broker representative must initial that he or she has read the appropriate notice to the applicant(s):

Notice for California Residents – A married applicant may apply for a separate account. If your credit request is declined, you refuse our counter offer, your account is terminated, or there is an unfavorable change in terms made to your account and our decision is based, in whole or in part, on information contained in a consumer credit report, you have the right to obtain a copy of your consumer credit report from the credit reporting agency within 60 days. You also have the right to obtain a copy of your consumer credit report from any other credit reporting agency which compiles and maintains files on a nationwide basis. Additionally, you have the right to dispute the accuracy or completeness of any information in a consumer credit report furnished by the consumer credit reporting agency. (California Civil Code Sec. 1785.20)

Notice for New York Residents – A consumer credit report may be requested in connection with this application or in connection with updates, renewals or extensions of any credit granted as a result of this application. If you subsequently ask for this information, you will be informed whether or not such a report was requested and, if so, the name and address of the agency that furnished the report.

Notice for Ohio Residents – The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy 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.

Notice for Washington Residents – Washington State law against discrimination prohibits discrimination in credit transactions because of race, creed, color, national origin, sex or marital status. The Washington State Human Rights Commission administers compliance with this law.

Notice for Wisconsin Residents – Wisconsin law provides that no agreement, unilateral statement or court decree relating to marital property shall adversely affect a creditor’s interest, unless prior to the time credit is granted the creditor is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision. You must indicate the name of your spouse on the Installment Contract, and the address if different from yours.

I have read and understand the applicable State Law Notice:

Applicant’s Signature

Co-Applicant’s Signature

PHONE APPLICATIONS ONLY:

I have read the applicable state Law Notice to the applicant:

(Broker Representative initials here)

FORM #5645 rev.10/08

