



7979

DETACH AT PERFORATION

HOME CLIMATE CONSUMER APPLICATION - L7 HCL

PLEASE READ THE ATTACHED DISCLOSURES AND SIGN BELOW BEFORE SUBMITTING YOUR APPLICATION.

APPLICATION MUST BE SIGNED.

Please print in CAPITAL LETTERS and avoid contact with the lines: S M I T H

APPLICANT

 First Name M. Initial Last Name

 Mailing Address APT #

Do You: Own Parents/Relative
 (✓ One) Rent Other

 City State Zip Social Security Number

If the above address is a PO Box, you must provide a street address for yourself or a contact person

 City State Zip Home Phone Birth Date / / Month Day Year

 Your Employer How Long (Yrs.) Total Annual Income* Business Phone

E-Mail Address (optional) By providing an E-Mail address, I consent to receive E-Mail communications about my Account and authorize you to provide my E-Mail address to Home Climate so that I may receive such communications, offers and updates. ***NOTE: Alimony, child support or separate maintenance payments need not be disclosed unless relied upon for credit.**

Nearest Relative Not Living With You: Name Address City State Zip Home Phone

For WI residents, if you are applying for individual credit or joint credit with someone who is not your spouse, combine your and your spouse's financial information on this application form.

JOINT APPLICANT

 First Name M. Initial Last Name

 Mailing Address APT #

Relationship to Applicant Spouse Other

 City State Zip Social Security Number

 Home Phone Birth Date / / Month Day Year

 Your Employer How Long (Yrs.) Total Annual Income* Business Phone

PROTECT YOUR CREDIT CARD ACCOUNT WITH DEBT SECURITY - (OPTIONAL)

By signing to purchase Debt Security, I acknowledge that I do not need to purchase Debt Security to get credit. I have received and read the disclosures that are set forth below and in the Debt Security Summary attached. I agree that you may bill my Account a fee each month of \$0.99 per \$100 of the average daily balance of my Account as provided in the terms of the Debt Security agreement. I may cancel any time.

YES, I would like to purchase Debt Security

Sign Here to Enroll X

Debt Security is not available for residents of Alabama and Mississippi. Store associates who solicit applications for Debt Security must read the following disclosure to the customer:

1) Your purchase of Debt Security is optional. Whether or not you purchase Debt Security will not affect your application for credit or the terms of any existing credit agreement you have with us. 2) We will give you additional information before your first payment for Debt Security is due. This information will include a copy of the contract containing the terms of Debt Security. 3) There are eligibility requirements, conditions, and exclusions that could prevent you from receiving benefits under Debt Security. 4) You should carefully read our additional information for a full explanation of the terms of Debt Security.

APPLICANT/JOINT APPLICANT SIGNATURES

I am providing the information in this application to GE Money Bank ("GEMB") and to dealers ("Dealers") that accept the Home Climate Credit Card ("Card") and to program sponsors, and asking GEMB to issue me a Card. By applying for this account, I authorize and agree that:

- GEMB may furnish this and other information about me (even if my application is denied) and my account to Dealers and program sponsors (and their respective affiliates) to create and update their records, and to provide me with service and special offers.
- GEMB may make inquiries it considers necessary (including requesting reports from consumer reporting agencies and other sources) in evaluating my application, and for purposes of reviewing, maintaining or collecting my account.
- If my application is approved, the Home Climate Credit Card Agreement ("Agreement") will be sent to me and will govern my Account.
- Among other things, the Agreement: (1) **INCLUDES AN ARBITRATION PROVISION THAT MAY LIMIT MY RIGHTS UNLESS I REJECT THAT PROVISION UNDER THE AGREEMENT'S INSTRUCTIONS;** and (2) makes each applicant responsible for paying the entire amount of credit extended; and (3) grants GEMB a security interest in the goods purchased on the account as permitted by law.
- GEMB may contact me (1) using all contact information that I provide to GEMB, including without limitation, each phone number, email address, and/or text message address, (2) for all purposes, including collection purposes, (3) using methods where I may be charged for the communication (such as calling or sending a text message to my cellular phone) and (4) using automated equipment.

This application and the Agreement are governed by federal law and Utah law (to the extent that state law applies).

I also agree that if my application for a Card is not approved by GEMB, the Dealer may provide my application information to Service Finance Company, LLC or its assignee ("SFC"), and that SFC may offer me credit and that I authorize SFC to make inquiries they consider necessary, including requesting reports from consumer reporting agencies and other sources, in evaluating my credit.

Federal law requires us to obtain, verify and record information that identifies you when you open an account. We will use your name, address, date of birth, and other information for this purpose.

X Applicant Signature _____ Date _____ X Joint Applicant Signature _____ Date _____

THIS SECTION MUST BE COMPLETED BY THE DEALER

Applicant's Primary ID (Type, Number, Issuing State) Exp. / Sec. ID (Credit Type and Issuer) Exp. _____ Joint Applicant's Primary ID (Type, Number, Issuing State) Exp. / Sec. ID (Credit Type and Issuer) Exp. _____

Account# _____ Dealer Fax # _____
 Dealer# **534812** Dealer Phone # _____
 Contact Name _____ Amount Requested \$ _____

7979



To find out about changes in the terms of the attached agreement, write to us at GEMB, P.O. Box 6160, Rapid City, SD 57709-6160 200-501-00 (01/07) HCL