

CREDIT APPLICATION

APPLICATION #	DEALER NAME	DEALER #
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APPLICANT				CO-APPLICANT			
NAME: First, MI, Last (print)			BIRTHDATE (MMDDYY)	NAME: First, MI, Last (print)			BIRTHDATE (MMDDYY)
SOCIAL SECURITY NUMBER	HOME PHONE NUMBER	CELL PHONE NUMBER		SOCIAL SECURITY NUMBER	HOME PHONE NUMBER	CELL PHONE NUMBER	
PRESENT STREET ADDRESS				PRESENT STREET ADDRESS			
CITY, STATE, ZIP			MORTGAGE/RENT PAYMENT	CITY, STATE, ZIP			MORTGAGE/RENT PAYMENT
YEARS AT ADDRESS	OWN _____ RENT _____ OTHER _____	EMAIL ADDRESS (OPTIONAL)*		YEARS AT ADDRESS	OWN _____ RENT _____ OTHER _____	EMAIL ADDRESS (OPTIONAL)*	

*By providing an Email address, I consent to receive Email communications about my Account and authorize you to provide my Email address to the manufacturer sponsor and to the dealer where I applied so that I may receive such communications, offers and updates.

APPLICANT EMPLOYMENT				CO-APPLICANT EMPLOYMENT			
BUSINESS NAME		BUSINESS/WORK PHONE NUMBER		BUSINESS NAME		BUSINESS/WORK PHONE NUMBER	
HOW LONG AT PRESENT JOB YEARS: MONTHS:		INCOME		HOW LONG AT PRESENT JOB YEARS: MONTHS:		INCOME	

NOTE: Alimony, child support, or separate maintenance income need not be revealed unless you want them considered as a basis for repaying this obligation

SOURCE OF OTHER INCOME (SPOUSAL INCOME MAY ONLY BE INCLUDED FOR WISCONSIN RESIDENTS)	MONTHLY AMOUNT	SOURCE OF OTHER INCOME (SPOUSAL INCOME MAY ONLY BE INCLUDED FOR WISCONSIN RESIDENTS)	MONTHLY AMOUNT
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COLLATERAL INFORMATION (DEALER USE ONLY)			
NEW/USED	MODEL YEAR	MAKE	MODEL
NEW/USED	MODEL YEAR	MAKE	MODEL
NEW/USED	MODEL YEAR	MAKE	MODEL
NEW/USED	MODEL YEAR	MAKE	MODEL
NEW/USED	MODEL YEAR	MAKE	MODEL

By signing below I/We ("I", "me", "my") submit this application to Synchrony Bank, 170 Election Road, Suite 125, Draper, UT 84020 ("Bank") to apply for a loan to purchase a qualifying product from the participating dealer/retailer to whom this Application has been submitted, for my personal, family or household purposes. I agree that:

- I am providing the information in this application to the Bank, the manufacturer sponsor and to the dealer taking this application. The Bank may provide information about me (even if my application is declined) to the manufacturer sponsor and to the dealer taking this application so that they can create and update their records, and provide me with services and special offers.
- The Bank may obtain information from others about me (including verifying my credit, employment and income references and requesting reports from consumer reporting agencies and other sources) to evaluate my application and to review, maintain or collect my account.
- The Bank may give consumer reporting agencies (credit bureaus) and others information regarding its credit experience with me.
- I consent to Bank and any other owner or servicer of my account contacting me about my account (if credit extended), using any contact information or cell phone numbers I provide, including through text messages and the use of any automatic telephone dialing system and/or artificial or prerecorded voice calls for informational, servicing or collection related communications, even if I am charged for the call under my phone plan. I represent that any phone number provided belongs to me and that I am authorized to provide that number. I will notify Bank if I change my address or any phone number.
- Upon my request, the Bank will inform me of the name and address of each consumer reporting agency from which it obtained a consumer report about me.
- If credit is extended, the loan contract will include a resolving a dispute with arbitration provision that may limit my rights unless I reject that provision under the contract's instructions.**
- If I am married, I may apply for a separate account.
- I certify that all information provided in this application is true, complete and I am 18 years of age or older.

WISCONSIN: No provision of any marital property agreement, unilateral statement under Section 766.59 Wis. Stats., or court decree under Section 766.70 adversely affects the interest of the Lender unless the Lender, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision. **MARRIED WISCONSIN APPLICANTS:** If you are applying for INDIVIDUAL credit or JOINT credit with someone who is not your spouse, combine your and your spouse's information on this Application. We are required to ask you to furnish the name and address of your spouse if different than the Joint Applicant Information.

OHIO: 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.

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

DO NOT SIGN THIS CREDIT APPLICATION BEFORE READING IT.

APPLICANT SIGN HERE			CO-APPLICANT SIGN HERE		
X _____ Date _____			X _____ Date _____		
PRIMARY ID TYPE	ISSUING STATE	EXPIRATION DATE	PRIMARY ID TYPE	ISSUING STATE	EXPIRATION DATE
SECONDARY ID TYPE	ISSUER	EXPIRATION DATE	SECONDARY ID TYPE	ISSUER	EXPIRATION DATE