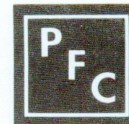# APPLICATION FOR RETAIL CREDIT

**PFC** | **Personal Finance Company**

INITIAL THE TYPE OF CREDIT REQUESTED.   NOTICE TO MARRIED APPLICANTS: YOU HAVE THE RIGHT TO APPLY FOR A SEPARATE ACCOUNT IN YOUR NAME.

Individual Credit: ____   Complete sections A, C & D if only the applicant's income is considered for loan approval.

Complete sections A, B, C & D if you are relying on income from alimony, child support or separate maintenance or on the income or assets of another person as the basis for repayment of the credit requested.

Joint Credit :____  ____   Complete sections A, B, C & D if you intend to apply for joint credit making your co-applicant contractually liable for repayment of the loan.

Co-Signer :   ____   Complete sections A, C & D if you will be contractually liable for repayment as a co-signer for another applicant.

## A. APPLICANT'S PERSONAL INFORMATION  ☐ Check here if you are applying to become a Co-Signer

| Name (First, Middle Initial, Last) | Date of Birth | Social Security No. | Home Phone | Cell Phone |
|---|---|---|---|---|
| Present Address (Street, City & Zip Code) | Date of Res. | Present Landlord or Mortgage Holder (Name/Phone) | | Monthly Payment |
| Present Employer (Name & City) | | Date Employed | Employer Phone | Monthly Net Pay |

OTHER INCOME NOTICE: Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation: Source of other income _____  $_____

## B. CO-APPLICANT'S PERSONAL INFORMATION

| Name (First, Middle Initial, Last) | Date of Birth | Social Security No. | Home Phone | Cell Phone |
|---|---|---|---|---|
| Present Employer (Name & City) | | Date Employed | Employer Phone | Monthly Net Pay |

## C. OTHER INFORMATION AND REFERENCES

| | | |
|---|---|---|
| Are you obligated to make alimony or child support payments? (If so, how much $_____ per mo.) | | Yes   or   No |
| Do you pay childcare expenses? (If so, how much $_____ per mo.) | | Yes   or   No |

| Auto #1 | Monthly Payment | Auto #2 | | Monthly Payment |
|---|---|---|---|---|
| Name of Personal Reference | Present Address (City and Zip) | Home Phone | | Relationship |
| Name of Personal Reference | Present Address (City and Zip) | Home Phone | | Relationship |

| Retail Dealer Name: | Balance to Finance: | Financing Terms: |
|---|---|---|

## D. Loan Application Signatures

All the information in this application is true. I understand that Section 1014 Title 18 U.S. Code makes it a federal crime to knowingly make a false statement on this application. You have my (our) permission to verify all information provided in this application. This includes, but is not limited to, contacting present and previous employers for employment verification. You may retain this application even if not approved. I understand that you may receive information from others about my credit and you may answer questions and request from others seeking credit or experience information about me or my accounts with you. PFC may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report. I further authorize you to send me, from time to time and at your discretion, an opportunity to participate in other loan programs; including a loan by mail program by forwarding a negotiable check and related documents. If I choose not to receive this information, I will contact you to remove my name from your mailing list. I consent that upon denial, you may make appropriate Fair Credit Reporting Act disclosures to all applicants—if application is for two of us, this statement applies to both of us. Important information about procedures for opening a new account: to help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. What does this mean to you? When you open an account, PFC will ask for your name, address, date of birth and other information that will allow us to identify you. PFC may also ask to see your driver's license or other identifying documents.

| Signature of Applicant | Date | Signature of Co-Applicant/Co-Signer | Date |
|---|---|---|---|
| x | | x | |

| Type of Verification: | Type of Verification: |
|---|---|
| ____ Driver's License ID : #_____ | ____ Driver's License ID : #_____ |
| ____ Other Government Issued Photo ID:#_____ | ____ Other Government Issued Photo ID:#_____ |
| Identification verified by: | Identification verified by: |