



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

Form fields for Applicant: First Name, M. Initial, Last Name, Mailing Address, APT #, City, State, Zip, Social Security Number, Home Phone, Birth Date, Your Employer, How Long (Yrs.), Total Annual Income*, Business Phone, E-Mail Address (optional), Nearest Relative Not Living With You: Name, Address, City, State, Zip, Home Phone.

JOINT APPLICANT

Form fields for Joint Applicant: First Name, M. Initial, Last Name, Mailing Address, APT #, City, State, Zip, Social Security Number, Birth Date, Home Phone, 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 about my account as described in the Home Climate Credit Card Agreement, including using any information I provide.
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. Please note that you must reside in the United States and be 18 years or older to apply.

X Applicant Signature Date X Joint Applicant Signature Date

THIS SECTION MUST BE COMPLETED BY THE DEALER

Form fields for Dealer completion: 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 Phone #, Contact Name, Amount Requested \$.

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 (07/07) HCL



7979