



LOAN APPLICATION

First Name
Last Name
Middle Initial
Email
Date of Birth
Social Security Number
Current Address
Primary Phone

I have read and agree to the following consents and disclosures and agree to receive information electronically. Further, I agree to U.S. Credit, Inc. pulling my credit report from one of three credit reporting agencies.

- Application Agreement
- Privacy Policy

Signature: _____



Application Agreement

Before we can process the information for your loan application, we must have your agreement on the following:

- The information I provided is true and correct to the best of my knowledge.
- I am a U.S. resident at least 18 years old.
- I authorize U.S. Credit, Inc. and its assigns to investigate my creditworthiness (including employment and salary information).
- I understand and agree that U.S. Credit, Inc. and its assigns may obtain consumer reports about me in connection with this credit application and for purposes of updating, reviewing, servicing, and collecting any credit account I may receive as a result of this application.
- I understand that, upon my request, I will be informed whether a consumer report was requested and provided with the name and address of any consumer reporting agency that furnished a consumer report.
- I understand that any loan offer I receive will automatically expire 90 days after the application submit date if not approved and accepted within that period.

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 this means for you: When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

If you are married, you can still apply for a separate account in your own name. If you are married and reside in a community property state the assets of your marital community may be liable on this account even if you apply for an individual account and this application is not signed by your spouse (unless you mail a signed statement to HC Processing Center that you wish to apply for a separate account based solely on your separate assets).

State Disclosures

New York Residents:

Residents may contact the New York State Banking Department at 800-518-8866 to obtain a comparative listing of loan rates, fees and grace periods.

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.



Wisconsin Residents:

No provision of a marital property agreement, a unilateral statement, or a court decree adversely affects the interest of the creditor, unless the creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement, or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If I am a married Wisconsin resident and my spouse is not applying with me for a joint account, I agree to send the name and address of my spouse to HC Processing Center, Attn: Loan Care, 203 E Emma, Suite A, Springdale, AR 72764 within 15 days after I submit my application, so that my spouse may receive account information required by Wisconsin law.



FACTS

WHAT DOES U.S. CREDIT, INC. DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and income ■ account balances and payment history ■ credit history and credit scores <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons U.S. Credit, Inc. chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does U.S. Credit share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes— information about your transactions and experiences	No	We don't share
For our affiliates' everyday business purposes— information about your creditworthiness	No	We don't share
For nonaffiliates to market to you	No	We don't share

Questions?	Call 844-223-2632
-------------------	-------------------

What we do

<p>How does U.S. Credit, Inc. protect my personal information?</p>	<p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p>
<p>How does U.S. Credit, Inc. collect my personal information?</p>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ open an account or apply for a loan ■ use your credit or debit card or make deposits or withdrawals from your account ■ pay your bills <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<p>Why can't I limit all sharing?</p>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions

<p>Affiliates</p>	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ U.S. Credit, Inc. does not share with our affiliates.
<p>Nonaffiliates</p>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ U.S. Credit, Inc. does not share with nonaffiliates so they can market to you.
<p>Joint marketing</p>	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ U.S. Credit, Inc. doesn't jointly market.

Other important information

For California residents only: We do not share information with nonaffiliates except as permitted by California law.

This privacy notice applies to consumers and not to business entities or business transactions. The Notice does not constitute a contract, nor does it modify or amend any agreement we have with you.