

REVOLVING CREDIT - home improvement

Each applicant may apply for individual or joint credit regardless of marital status. This application is for:
 Individual Credit - complete applicant information.
 Joint Credit with Spouse as Joint Applicant - complete applicant and co-applicant information.
 Joint Credit with Non-Spouse as Joint Applicant - complete applicant and co-applicant information.
 We intend to apply for joint credit:

Applicant Sign Here _____ Co-Applicant Sign Here _____

DEALER USE ONLY
 Applicant's identification was verified via viewing an unexpired driver's license unless one of the following is checked: Unexpired: State Issued ID Card Passport Social Security Card
 Co-Applicant's identification was verified via viewing an unexpired driver's license unless one of the following is checked: Unexpired: State Issued ID Card Passport Social Security Card
 Verified By: _____

Dealer# _____ Initial Sale \$ _____ Down Payment \$ _____
 In this Agreement "you" and "your" refer to all persons applying for credit and "we", "us", and "our" refer to Dealer and its assigns.

CUSTOMER CREDIT APPLICATION

APPLICANT INFORMATION (Please Type or Print Clearly)
 Check if you are NOT a US Citizen No. of Dependents _____
 Social Security Number _____ Date of Birth _____ E-mail Address _____
 First Name _____ Middle _____ Last Name _____
 Residence Address (No PO Box allowed) _____ Time at Residence _____
 City _____ State _____ Zip _____
 Own Monthly Mortgage Payment _____ Home Value _____
 Rent \$ _____ \$ _____
 Home Phone Number _____ Cell Phone Number _____ Work Phone Number _____
 Present Employer _____ Occupation _____ Gross Monthly Salary _____ Length of Employment _____
 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.
 Other Income _____ Source _____ Monthly Amount _____
 Drivers Lic. No. _____ State _____ Issue Date _____ Expiration Date _____

PERSONAL REFERENCE (Not Living With You)

Name _____
 Relationship _____ Phone Number _____

CO-APPLICANT INFORMATION (For Joint Applications Only)

Check if you are NOT a US Citizen No. of Dependents _____
 Social Security Number _____ Date of Birth _____ E-mail Address _____
 First Name _____ Middle _____ Last Name _____
 Residence Address (No PO Box allowed) _____ Time at Residence _____
 City _____ State _____ Zip _____
 Home Phone Number _____ Cell Phone Number _____ Work Phone Number _____
 Present Employer _____ Occupation _____ Gross Monthly Salary _____ Length of Employment _____
 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.
 Other Income _____ Source _____ Monthly Amount _____
 Drivers Lic. No. _____ State _____ Issue Date _____ Expiration Date _____

By signing this application: 1) you warrant all information you provide is true and complete; 2) you authorize Dealer to assign this application to Aqua Finance, Inc. or its assigns; 3) you authorize a full investigation and release of any records from any source, including credit bureau reports, to check the accuracy of information on this application; and 4) you consent to receiving automated message calls from us or our agents on your wireless phone. You have a continuing duty to keep us informed if any information on this application changes. By completing and signing this application you understand that you have requested that we open a revolving credit account which allows you to make credit purchases on account as evidenced by a revolving credit sales slip, and you agree to all the terms and conditions of this Revolving Credit Agreement. By your signature you acknowledge that you

have received and read all the terms of this Agreement before making any purchases on the account. **IF THIS IS A JOINT ACCOUNT YOU UNDERSTAND THAT EACH APPLICANT HAS THE RIGHT TO USE THE ACCOUNT TO THE CREDIT LIMIT AND THAT CO-APPLICANTS ARE JOINTLY AND SEVERALLY LIABLE FOR ALL PURCHASES ON THE ACCOUNT.** See State Notices for important information regarding this credit application and agreement. No agreement exists between us until this application is approved.

SOCIAL SECURITY NUMBER/TAXPAYER IDENTIFICATION NUMBER: Under penalties of perjury, I certify that: 1) The number shown on Page 1 of this Credit Application is my correct taxpayer identification number (or I am waiting for a number to be issued to me); 2) I am not subject to backup withholding because: (a) I am exempt from backup withholding; or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends; or (c) the IRS has notified me that I am no longer subject to backup withholding; and 3) I am a U.S. person (including a U.S. resident alien). **Certification Instructions:** Cross out item above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. Cross out item 3 and complete a W-8 BEN if you qualify and are not a U. S. Person.

The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Your Minimum Monthly Payment will be between 2% and 5% of the "Highest Monthly Charge" balance since your Monthly Charge Balance was zero (less any Special Payment Plans) as will be shown on your billing statement rounded to the next highest dollar, or \$15, whichever is greater. If you are a participant in specified Promotion Plans, your Minimum Monthly Payment will be between 1% (for first 12 months) and 2% (thereafter) of the "Highest Monthly Charge" balance or \$15, whichever is greater. A finance charge will be computed on your outstanding balance each month.

DO NOT SIGN BELOW UNLESS MERCHANT HAS PROVIDED THE ATTACHED DISCLOSURE AND TERMS. BY YOUR SIGNATURE BELOW YOU ACKNOWLEDGE RECEIPT OF THE ATTACHED REVOLVING CREDIT AGREEMENT.

Applicant Signature _____ Date _____
 Joint Applicant Signature _____ Date _____

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.

NOTICE TO WISCONSIN APPLICANTS: No provision of a marital property agreement, a unilateral statement under Wis. Stats. §766.59, or a court decree under Wis. Stats. §766.70 adversely affect the interest of the creditor unless the creditor is furnished a copy of the decree, agreement, statement, or has actual knowledge of the adverse provision prior to the time credit is granted. You must supply with your spouse's name and address in the Spouse/Joint Applicant section above so we can give notice of this credit transaction by mailing a copy of this application. If you are married, you agree that this obligation is incurred in the interest of marriage or family.

Applicant Signature: _____

CREDIT REPORT NOTICE: We may request a credit report for any legitimate purpose associated with your application for credit, extending credit, modifying the terms of your credit agreement, or collecting on your account. On your request we will inform you if such a report was ordered and will give you the name and address of the credit reporting agency that furnished the report.

NOTICE: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with the law concerning this creditor is the Federal Trade Commission.

Delaware residents: Service charges not in excess of those permitted by law will be charged on the outstanding balances from month to month.

Maryland residents: Finance charges will be made in amounts or at rates not in excess of those permitted by law.

ASSIGNMENT: Should Aqua Finance, Inc. ("AFI") acquire your account as a result of your credit application, AFI may further assign your credit transaction. If your transaction is assigned to Connexus Credit Union ("Connexus") you will be required to become a member. Membership will be granted through joining the nonprofit Connexus Association ("Association"), a 501(c)(3) entity established to conduct charitable giving throughout the United States. In that event, and by signing this application you agree to join Connexus and the Association, and the terms of membership in each organization.