

APPLICATION FOR RETAIL CREDIT



**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. Married Wisconsin applicants may, but are not required to, include spousal income without applying for joint credit if they wish for it to be considered in determining credit worthiness.

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.

WISCONSIN RESIDENTS: Please check one box ONLY. If Married or Separated, your spouse's name and address must be included in Section B.
 Married Unmarried (includes Single, Divorced, Widowed) Separated

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 Residence
Present Landlord or Mortgage Holder (Name/Phone)		Monthly Payment	Email Address:	
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. JOINT(Married Wisconsin residents applying for individual credit must provide your spouse's name and address information)

Name (First, Middle Initial, Last)	Date of Birth	Social Security No.	Home Phone	Cell Phone
Present Address (Street, City & Zip Code)				Date of Residence
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. 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. By providing your e-mail address and cell phone number above, you acknowledge and agree that (1) we can contact you via e-mail regarding all aspects of your loan and (2) we can contact you via texting regarding all aspects of your loan. I also agree and understand that regular texting charges may be charged by the cell phone service provider. 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.

Notice to Married Applicants in Wisconsin: No provision of a marital property agreement, a unilateral statement under s. 766.59 or a court decree under s. 766.70 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.

Signature of Applicant	Date	Signature of Joint Applicant	Date
x		x	
Type of Verification: Driver's License ID: # _____		Type of Verification: Driver's License ID: # _____	
Other Government Issued Photo ID:# _____		Other Government Issued Photo ID:# _____	
Identification verified by:		Identification verified by:	