

**Email.** You authorize the Company to communicate with you via mail and email. If you do not want to receive email communications, you may unsubscribe by following the opt-out procedures in the email or write to us at [familychoicefinancial.com](mailto:familychoicefinancial.com).

**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 this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

**NOTICE OF FURNISHING NEGATIVE INFORMATION: WE 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.**

**Copies.** You may request and receive a copy of this Application.

**Privacy Policy.** You acknowledge that you have received a copy of the Company's Privacy Policy.

**Credit Reporting.** You authorize us to obtain consumer reports in order to evaluate your application for credit or collect your account. You authorize the reporting of all credit history relating to all consumer reporting agencies including credit bureaus and specialty agencies as allowed by law for any loan you obtain at the time of this application or at any time thereafter, including but not limited to any refinancing of an initial loan, and any subsequent new loans. You agree that we may obtain subsequent consumer reports in connection with an update, renewal or extension of credit, or any review or collection of credit, without further notice, and you authorize all such consumer reports.

**Verification.** You acknowledge that the information in this application is true and correct to the best of your knowledge and belief, and that you are not currently involved in any bankruptcy proceeding or considering whether to file for bankruptcy protection. You authorize us to verify the truthfulness of all information contained herein by contacting any third party, including but not limited to any contact persons that you may add at a later date, any databases which are not consumer reporting agencies, and any persons or companies listed above. The Company reserves the right to refuse service to any person for any lawful reason, including the making of any false, misleading or incomplete statements. You hereby acknowledge that any owner of any loan made by the Company to you, and any servicers, successors and assignees of any such loan, may verify or re-verify any information contained in this application or obtain any information or data relating to such loan for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

**Active Military Duty.** Are you currently on active military duty or a dependent of someone on military active duty?

**Please Initial One:** YES: \_\_\_\_\_ or NO \_\_\_\_\_  
(Initials) (Initials)

**Authorization to contact persons regarding your account.** In order for us to contact you and make necessary arrangements to restore your account to current status, you authorize us to call third parties, including but not limited to, landlords, employers, other creditors, and personal references to obtain your contact or location information which is your home address and telephone number or place of employment.

**Optional Ancillary Products** In addition, by signing below, APPLICANT(S) (EACH, if applicable) ACKNOWLEDGE THAT SAID APPLICANT UNDERSTANDS AND HAS BEEN INFORMED BY CREDITOR THAT THE PURCHASE OF CREDIT LIFE AND/OR CREDIT DISABILITY INSURANCE OR OTHER ANCILLARY PRODUCTS IS OPTIONAL AND NOT REQUIRED BY CREDITOR TO OBTAIN ANY CREDIT FROM CREDITOR.

**ARBITRATION.** Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter 'dispute(s)'). All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes. You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us.** The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association <http://www.adr.org> or JAMS <http://www.jamsadr.com>, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing, and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. **The arbitrator shall not conduct class arbitration.** The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.