

## **HVAC Consumer Credit Application**

Please note that you must reside in the United States and be 18 years or older to apply.

APPLICATION MUST BE SIGNED. Please print in CAPITAL LETTERS and avoid contact with the lines: | S | M | I | T | H |

GE Capital Retail Bank REVOLVING PHONE: 1-800-330-5189 REVOLVING FAX: 1-888-679-5200	
Contractor# [5 3 4 8 1 2	
Account#	
Applicant's Primary ID (Type, Number, Issuing State) Exp. / Sec. ID (Credit Type and Issuer) Exp.	) Ex
Applicant	-
First Name M. Initial Last Name	
Do You: ☐ Own ☐ Parents/Relative	
Mailing Address  APT #  Other	
Years at Pacidon college Communication Commu	
City State Zip Residence	
Birth /	
Social Security Number  Date	
Social Security Number Month Day Year Home Phone*	
If the above address is a PO Box, you must provide a street address for yourself or a contact person	1
Cell / Other Phone* Where We May Call You	
City State Zip	
Your Employer How Long (Yrs.) Monthly Net Income† From All Sources Business Phone*	_
E-Mail Address (optional)* *You authorize GE Capital Retail Bank ("GECRB") to contact you at each phone number you have provided. By providing a cell phone number an	
email address, you agree to receive special offers, updates & account information, including text messages, from GECRB & the contractors that accept the Card. Standard text messaging rates may apply. †Alimony, child support or separate maintenance income need not be included unless relied upon for credit. You may include the monthly amount you have available to spend from your assets. Married WI Residents only: If you are applying for an individual account & your spouse also is a WI resident, combine you & your spouse's financial information.  Joint Applicant  An additional card will be issued to the person indicated below. The applicant (and joint applicant if any.) will be liable for all transactions made on the account including those many.	that
by an authorized user. JOINT APPLICANT: You agree that we may send notices to you and /or applicant at the applicant's address, regardless of whether you live at that address	S.
First Name M. Initial Last Name	
Mailing Address APT #	
City , State Zip Social Security Number	
Birth /	
Home Phone / Other Phone* Where We May Call You  Month  Day  Year	
Your Employer  How Long (Yrs.) Monthly Net Incomet From All Sources Business Phone*	

### Applicant/Joint Applicant Signatures

By applying for this account, I am asking GE Capital Retail Bank ("GECRB") to issue me a GECRB Credit Card (the "Card"), and I agree that:

- I am providing the information in this application to GECRB and the contractors that accept the Card and program sponsors. GECRB may provide information about me (even if my application is declined) to contractors that accept the Card and program sponsors (and their respective affiliates) so that they can create and update their records, and provide me with service and special offers.
- . GECRB may obtain information from others about me (including requesting reports from consumer reporting agencies and other sources) to evaluate my application, and to review, maintain or collect my account.
- . I consent to GECRB and any other owner or servicer of my account contacting me about my account, including using any contact information or cell phone numbers I provide, and I consent to the use of any automatic telephone dialing system and/or an artificial or prerecorded voice when contacting me, even if I am charged for the call under my phone plan.
- I have read and agree to the credit terms and other disclosures in this application, and I understand that if my application is approved, the GECRB credit card agreement ("Agreement") will govern my account. Among other things, the Agreement: (1) includes resolving a dispute with arbitration provision that limits my rights unless I reject the provision by following the provision's instructions; and (2) makes each applicant responsible for paying the entire amount of the credit extended.

Federal law requires GE Capital Retail Bank to obtain, verify and record information that identifies applicants when opening an account. GECRB will use applicants' name, address, date of birth, and other information for this purpose.

If you apply with a Joint Applicant, each of you will be jointly and individually responsible for obligations under the Agreement and by signing below, you each agree that you intend to apply for joint credit.

PLEASE SEE NEXT PAGE FOR RATES, FEES & OTHER COST INFORMATION & READ THE ATTACHED CREDIT CARD AGREEMENT.

37984





# GE CAPITAL RETAIL BANK Keep For Your Records SECTION I: RATES AND FEES TABLE CREDIT CARD ACCOUNT AGREEMENT

Interest Rates and Interest Charges		
Annual Percentage Rate (APR) for Purchases	26.99%	
Paying Interest	Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on non-promotional purchases if you pay your entire balance by the due date each month. We will begin charging interest on promotional purchases on the purchase date.	
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$2.	
For Credit Card Tips from the Consumer Financial Protection Bureau	To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore.">http://www.consumerfinance.gov/learnmore.</a>	

Fees		
Transaction Fees  • Activation	\$29 (one-time fee charged at time first purchase posts to account)	
Penalty Fees	We will change this the if any check, other instrument, or electronic payment authorization you provide us in payment to your eccount, to	
Late Payment	Up to \$35	
Returned Payment	Up to \$35  Up to \$35	

How We Will Calculate Your Balance: We use a method called "daily balance". See your credit card account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your credit card account agreement.

<ol> <li>How to get the delity balance. We take the starting balance each day, and any now charges and free, and subbact any payments or credits. This gives us the delity balance. Delit cancelletion frees, if any, and take payment is as use weeted as new parchases.</li> <li>How to get the delity interest amount. We multiply each delity between the daily entered amount in step 2 to the delity balance from size 1.</li> <li>How to get the electing balance for the halling cycle. We add all the daily interest amounts that were electing the heling cycle.</li> <li>How to get the interest charge for the billing cycle. We add all the daily interest amounts that were electing the heling cycle.</li> </ol>
<ul> <li>We will credit, as of the start of the billing cycle, any payment you make by the due date that we phouse to non-promotional purchases it.</li> <li>You had no balance at the start of the previous billing cycle, and you pain that bolls of this time and an are previous billing cycle.</li> <li>You had a belance at the start of the previous billing cycle and you pain that bolls of this time are date at the start of the previous billing cycle.</li> </ul>
We charge trievest on your perchanes from the date you make the curchase until you pay the purchase in hat. See exceptions belone

## SECTION II: RATES, FEES AND PAYMENT INFORMATION OF THE GE CAPITAL RETAIL BANK CREDIT CARD ACCOUNT AGREEMENT

Your Interest Rate	We use a daily rate to calculate the interest on the balance on your account each day. The daily rate for purchases is the APR times 1/365. The daily rate for purchases is .07394% (APR 26.99%). Interest will be imposed in amounts or at rates not in excess of those permitted by applicable law.
When We Charge Interest	<ul> <li>We charge interest on your purchases from the date you make the purchase until you pay the purchase in full. See exceptions below.</li> <li>We will not charge you interest during a billing cycle on any non-promotional purchases if: <ol> <li>You had no balance at the start of the billing cycle; OR</li> <li>You had a balance at the start of the billing cycle and you paid that balance in full by the due date in that billing cycle. We always charge interest on promotional purchases and their related fees from the date you make the purchase.</li> </ol> </li> </ul>
	<ul> <li>We will credit, as of the start of the billing cycle, any payment you make by the due date that we allocate to non-promotional purchases if</li> <li>You had no balance at the start of the previous billing cycle; OR</li> <li>You had a balance at the start of the previous billing cycle and you paid that balance in full by the due date in the previous billing cycle</li> </ul>
How We Calculate Interest	We figure the interest charge on your account separately for each balance type. We do this by applying the daily rate to the daily balance for each day in the billing cycle. A separate daily balance is calculated for the following balance types, as applicable: purchases and balances subject to different interest rates, plans or special promotions. See below for more details on how this works.  1. How to get the daily balance. We take the starting balance each day, add any new charges and fees, and subtract any payments or credits. This gives us the daily balance. Debt cancellation fees, if any, and late payment fees are treated as new purchases.  2. How to get the daily interest amount. We multiply each daily balance by the daily rate that applies.  3. How to get the starting balance for the next day. We add the daily interest amount in step 2 to the daily balance from step 1.  4. How to get the interest charge for the billing cycle. We add all the daily interest amounts that were charged during the billing cycle.
	We charge a minimum of \$2.00 of interest in any billing cycle in which you owe interest. Interest, as calculated above, is added as applicable to each balance type. Minimum interest charges in excess of the calculated interest are treated as new purchases.

How Fees Work	SECURITY OF STREET AND ADDRESS OF THE SECURITY
Late Payment Fee	We will charge this fee if we do not receive the total minimum payment due on your account by 5 p.m. (ET) on the due date. This fee is equal to:
Francied Payment  from Wa Wit Calculus from	<ol> <li>\$25, if you have paid your total minimum payment due by the due date in each of the prior six billing cycles.</li> <li>\$35, if you have failed to pay your total minimum payment due by the due date in any one or more of the prior six billing cycles.</li> </ol> The late payment fee will not be more than the total minimum payment that was due.
Activation Fee	We will charge this fee once at the time the first purchase posts to your account.
Returned Payment Fee	We will charge this fee if any check, other instrument, or electronic payment authorization you provide us in payment on your account, is not honored upon first presentment. We will charge this fee even if the check, instrument or electronic authorization is later honored. This fee is equal to:
Transaction : wa	<ol> <li>\$25, if your payments have been honored in each of the prior six billing cycles.</li> <li>OR</li> <li>\$35, if any payment has been dishonored upon first presentment in any one or more of the prior six billing cycles.</li> </ol>
	The returned payment fee will not be more than the total minimum payment that was due.

## Minimum Payment Calculation

Your total minimum payment is calculated as follows.

#### The sum of:

- a. The greater of either:
  - (i) \$35; or (ii) 2.5% of
  - (ii) 2.5% of your highest new balance (excluding any balance attributable to any special promotional purchase with a unique payment calculation) since such balance was zero; or
  - (iii) \$20 plus the interest and late payment fees charged in the current billing cycle plus on or after June 19, 2012, the returned payment fees charged in the current billing cycle; PLUS
- b. Any past due amounts; PLUS
- Any payment due in connection with a special promotional purchase with a unique payment calculation.

We round up to the next highest whole dollar in figuring your total minimum payment. Your total minimum payment will never be more than your new balance.