



**FreedomRoad**  
**Financial** *GET OUT AND RIDE®*

A division of Evergreen Bank Group

phone 1.866.455.ROAD (7623)

fax 1.866.450.4348

FreedomRoad Financial  
A division of Evergreen Bank Group  
10509 Professional Circle Ste. 202  
Reno, NV 89521

## CUSTOMER CREDIT APPLICATION

<b>Dealer Completes This Section</b>			Finance Promotion: <input type="checkbox"/> Yes, Term _____ Rate _____ <input type="checkbox"/> No	Selling Price _____
Date _____	Sales Person _____			Extended Service Plan _____
Dealer Name _____				GAP _____
Term _____	Down Payment _____	Requested Amount Financed _____		Road Hazard, Roadside Assistance, Theft _____
<input type="checkbox"/> New <input type="checkbox"/> Used	Year _____	Make _____	Model _____	Other _____
Driver's License No: _____			State _____	Accessories _____
				Taxes _____
				Total Cash Price _____

**License Picture and Signature Must Match Applicant**

### Important: Applicant(s) Must Read These Directions Before Completing This Application

Notice to Applicant(s) – Print clearly, use dark ink. Provide all information requested. Failure to provide legible and complete information as requested in this credit application may delay review of your credit application.

### Initial Next to Appropriate Statement: APPLICANT AND CO-APPLICANT (IF ANY) MUST INITIAL

\_\_\_\_\_ If you are applying for **INDIVIDUAL** credit in your name, and you are not relying on the creditworthiness of another person as the basis of repayment of the credit requested, complete the **Applicant Information** section.

\_\_\_\_\_ If you are applying for **JOINT** credit with another person, complete both **Applicant Information** and **Joint/Co-Signer Applicant Information** sections. **By initialing here, you confirm that you intend to apply for JOINT credit.**

#### Applicant Information

Full Name \_\_\_\_\_

Date of Birth \_\_\_\_\_ SS# \_\_\_\_\_

Email Address \_\_\_\_\_

Current Mailing Address:  Own  Rent  Other

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

How long have you lived here? \_\_\_\_\_ Monthly Housing Payment \_\_\_\_\_

Physical Address (if different from current mailing address):

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Current Employer:

Name \_\_\_\_\_

Work Phone \_\_\_\_\_

Gross Income per Month \_\_\_\_\_ How long have you worked here? \_\_\_\_\_

Other Income Amount per Month\* \_\_\_\_\_ Other Income Source\* \_\_\_\_\_

#### Joint / Co-Signer Applicant Information

Full Name \_\_\_\_\_ Relationship \_\_\_\_\_

Date of Birth \_\_\_\_\_ SS# \_\_\_\_\_

Email Address \_\_\_\_\_

Current Mailing Address:  Same as Applicant  
 Own  Rent  Other

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Home Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

How long have you lived here? \_\_\_\_\_ Monthly Housing Payment \_\_\_\_\_

Physical Address (if different from current mailing address):

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Current Employer:

Name \_\_\_\_\_

Work Phone \_\_\_\_\_

Gross Income per Month \_\_\_\_\_ How long have you worked here? \_\_\_\_\_

Other Income Amount per Month\* \_\_\_\_\_ Other Income Source\* \_\_\_\_\_

\*Alimony, child support, and/or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.





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## CUSTOMER CREDIT APPLICATION

### References:\*

Name _____	Name _____
Phone _____	Phone _____
City _____ State _____	City _____ State _____

\*You hereby authorize us to contact your references during the credit approval process, or at any time at which you have a loan outstanding with Us, for any purpose permitted by applicable law.

This Customer Credit Application is an application for credit to FreedomRoad Financial, a division of Evergreen Bank Group, an Illinois-chartered bank ("Application"). The words "You", "Your" or "Applicant" mean each individual applicant (and all applicants collectively) identified on the first page of this Application and signing this Application. The words "We", "Us" or "FreedomRoad Financial" mean FreedomRoad Financial, its designated service providers, agents, successors and assigns.

By signing below, You acknowledge that You have received the Privacy Notice of FreedomRoad Financial, and that You have read the Notice and Acknowledgments below and agree to the terms and conditions set forth in this Application.

### NOTICE TO APPLICANT(S)

This Customer Credit Application will be submitted to FreedomRoad Financial, a division of Evergreen Bank Group, at 10509 Professional Circle Ste. 202, Reno, NV 89521 for consideration of whether it meets the credit requirements of FreedomRoad Financial.

- Notice to California residents:** Regardless of your marital status, you may apply for credit in your name alone.
- Notice to Maine residents:** Consumer reports (credit reports) may be requested in connection with this application. Upon request, you will be informed whether or not a consumer report was requested and, if it was, of the name and address of the consumer reporting agency that furnished it.
- Notice to Massachusetts residents:** Massachusetts law prohibits discrimination on the basis of sex, marital status, age, or sexual orientation.
- Notice to New York residents:** Consumer reports may be requested in connection with the processing of your application and any resulting account. Upon request, we will inform you of the names and addresses of any consumer reporting agencies which have provided us with such reports.
- Notice to Ohio residents:** Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy 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.
- Notice to Rhode Island residents:** Consumer reports may be requested in connection with this application.
- Notice to Vermont residents:** The creditor may obtain credit reports about you on an ongoing basis in connection with this extension of credit transaction for any one or more of the following reasons: (1) reviewing the account; (2) taking collection action on the account; or (3) any other legitimate purposes associated with the account.
- Notice to married Wisconsin residents:** No provision of marital property agreement, a unilateral statement under Wisconsin Statutes 766.59 or a court decree under Wisconsin Statutes 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. If You are married, Your signature confirms that any obligation under this account will be incurred in the interest of Your marriage or family.

### ACKNOWLEDGMENTS:

Applicant(s) hereby authorize(s) an investigation of his/her/their credit and employment history. Applicant(s) understand(s) that his/her/their credit and employment history will be used, along with this Customer Credit Application, in determining his/her/their eligibility for credit approval by FreedomRoad Financial.

You certify that You are at least 18 years of age. You authorize Us to verify and obtain Your credit and employment history or other information about You in this Application. You authorize Us to obtain credit reports or similar consumer reports about You in the future from credit reporting agencies in connection with the review, updates, extensions, renewals, modifications, servicing and collection of Your account with Us, and other legitimate purposes allowed by law. If You request, We will inform You if we obtain a consumer report about You and, if so, provide the name and address of the consumer reporting agency that furnished such report.

You understand and agree that We may provide information about Your transaction with Us to third-parties (including consumer reporting agencies) for lawful purposes. WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED ON YOUR CREDIT REPORT. You authorize Us to contact any references that you provide during the credit approval process or at any time that you have a loan outstanding with Us for any purpose permitted by applicable law, and expressly authorize Us to disclose to such references that you have an account with Us.

You agree that We may call You, leave You a voice, prerecorded, or artificial voice message, or send You a text, e-mail, or other electronic message for any purpose related to Your accounts, products and services, or otherwise as permitted by applicable law, and that We may call or text You at any telephone number associated with Your accounts, including cellular telephone numbers, and may send an e-mail to any email address associated with Your accounts. You also agree that We may include Your personal information in any communication and may communicate with You using an automatic telephone dialing system. You understand that your service provider may charge you for communications received from Us.

You certify that: (i) the property purchased pursuant to this Application is for Your personal use; (ii) such property will be in Your possession, or under Your control, until the amount financed and all interest charges have been paid in full; and (iii) You are not purchasing any property financed through Us for the benefit or use of a person or entity other than You.

**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 TO YOU:** When you apply for credit, we will ask you 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. Failure to provide the required information may result in denial of your request to open an account.

You hereby certify that the information contained in this Customer Credit Application is complete and accurate to the best of Your knowledge.

<u>  X  </u> _____	<u>  X  </u> _____
Signature of Primary Applicant	Signature of Joint Applicant
Date	Date



# FACTS

## WHAT DOES FREEDOMROAD FINANCIAL, LOAN PRODUCTION OFFICE OF EVERGREEN BANK GROUP, DO WITH YOUR PERSONAL INFORMATION?

<b>Why?</b>	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.
<b>What?</b>	<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"> <li>• Social Security number and transaction history</li> <li>• account balances, payment history and credit scores</li> <li>• purchase history</li> </ul> <p>When you are no longer our customer, we continue to share your information as described in this notice.</p>
<b>How?</b>	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 FreedomRoad Financial chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does FreedomRoad Financial share?	Can you Limit the sharing?
<b>For our everyday business purposes</b> – such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes</b> – to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	Yes	No
<b>For our affiliates’ everyday business purposes</b> - information about your transactions and experiences	No	We don’t share
<b>For our affiliates’ everyday business purposes</b> - information about your creditworthiness	No	We don’t share
<b>For our affiliates to market to you</b>	No	We don’t share
<b>For non-affiliates to market to you</b>	Yes	Yes
<b>To limit our sharing</b> <ul style="list-style-type: none"> <li>• Call 1-866-298-4310 – and speak to one of our representatives or</li> <li>• visit us online at <a href="http://www.frf1.com/privacypolicyopt-out">www.frf1.com/privacypolicyopt-out</a></li> </ul> <p>Please note: If you are a new customer, we can begin sharing your information 30 days from the date we sent this notice. When you are no longer our customer, we can continue to share your information as described in this notice. However, you can contact us at any time to limit our sharing.</p>		

**Questions?** Call 866-455-7623 or go to [freedomroadfinancial.com](http://freedomroadfinancial.com)



## Who we are?

Who is providing this notice?

FreedomRoad Financial

## What we do?

How does FreedomRoad Financial protect my personal information?

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.

How does FreedomRoad Financial collect my personal information?

We collect your personal information, for example, when you

- apply for a loan or apply for financing
- show your driver's license or provide account information
- give us your contact information

We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.

Why can't I limit all sharing?

Federal law gives you the right to limit only

- sharing for affiliates' everyday business purposes – information about your creditworthiness
- affiliates from using your information to market to you
- sharing for non-affiliates to market to you

State laws and individual companies may give you additional rights to limit sharing. (see below for more on your rights under state law)

What happens when I limit sharing for an account I hold jointly with someone else?

- Your choices will apply to everyone on your account.

## Definitions

**Affiliates**

Companies related by common ownership or control. They can be financial and nonfinancial companies.

- *FreedomRoad Financial does not share with our affiliates.*

**Non-affiliates**

Companies not related by common ownership or control. They can be financial and nonfinancial companies.

- *Non-affiliates we share with can include companies such as motorsport manufacturers we partner with and their affiliates.*

**Joint marketing**

A formal agreement between non-affiliated financial companies that together market financial products or services to you.

- *Our joint marketing partners may include credit card companies.*

## Other important information

State Privacy Laws: We will comply with state privacy laws to the extent they apply.

**California and Vermont Residents Only:** We will not share your information except for our everyday business purposes, for marketing our products and services to you or as required or permitted by law or with your consent.

**Vermont Residents Only:** We will not share your credit information with our Affiliates without your consent.

**Nevada Residents Only:** This notice is provided to you pursuant to state law. Nevada state privacy laws permit us to make marketing calls to existing customers, but if you prefer not to receive marketing calls, you may be placed on our internal Do Not Call list 1-866-455-7623. Nevada law requires that we also provide you with the following contact information: Nevada Bureau of Consumer Protection, Office of the Nevada Attorney General, 555 E. Washington St., Ste 3900, Las Vegas, NV 89101; telephone 702-486-3132; email: BCPINFO@ag.state.nv.us.