

RB Universal Credit App (TD Bank N.A./GE/RB 12/2008) Sale Amt \$

DPS

INDIVIDUAL JOINT

APPLICANT INFORMATION (please print) Rent Own Other **Auto is/was Financed with:** _____ **Home is/was Financed by** _____ \$ _____

Name _____ Date of Birth ____/____/____
First M.I. Last Suffix (Jr. Sr.) Rent/Mort

Social Security _____ ID _____ 2nd form of ID _____
Drivers License Number State Issued Expiration Credit Card Name Expiration Date

Physical Street Address _____
House # Street APT # City State Zip

Time at Address: _____ Previous address _____

Home Phone _____ Cell Phone _____ Employer Phone _____
Extension

Employer Name _____ Address _____

*Annual Income _____ Time on Job _____ Job Title _____ Prev Emp _____ Time _____
Years Months Less than 2 years Years Months

Name & Phone Reference 1 _____ Name & Phone Reference 2 _____

***INCOME NOTICE:** Income can include all sources. You need not disclose alimony, child support, or separate maintenance income if you do not wish to have it considered in determining creditworthiness
Email Address (optional) _____

By providing an E-mail address, I consent to receive E-mail communications about my Account and authorize you to provide my E-mail address to creditors checked below so that I may receive such communications, offers and updates.

CO APPLICANT INFORMATION (please print) Rent Own Other **Auto is/was Financed with:** _____ **Home is/was Financed by** _____ \$ _____

Name _____ Date of Birth ____/____/____
First M.I. Last Suffix (Jr. Sr.) Rent/Mort

Social Security _____ ID _____ 2nd form of ID _____
Drivers License Number State Issued Expiration Credit Card Name Expiration Date

Physical Street Address _____
House # Street APT # City State Zip

Time at Address: _____ Previous address _____

Home Phone _____ Cell Phone _____ Employer Phone _____ EXT. _____

Employer Name _____ Address _____

*Annual Income _____ Time on Job _____ Job Title _____ Prev Emp _____ Time _____
Years Months Less than 2 years Years Months

Name & Phone Reference 1 _____ Name & Phone Reference 2 _____

***INCOME NOTICE:** Income can include all sources. You need not disclose alimony, child support, or separate maintenance income if you do not wish to have it considered in determining creditworthiness
Email Address (optional) _____

By providing an E-mail address, I consent to receive E-mail communications about my Account and authorize you to provide my E-mail address to creditors checked below so that I may receive such communications, offers and updates.

ROBBINS BROS-PAYMENT PROTECTION PLAN with ASSURANT SOLUTIONS-OPTIONAL TX, IL and CA Residents Only

By signing the credit application to elect insurance, I also acknowledge that I have received the disclosures contained in the Credit Insurance Program Summary of Coverage Addendum.

By electing optional Payment Protection insurance, I acknowledge that: I do not need to purchase this insurance to get credit and I can get similar coverage including property coverage (if included) from any insurer I choose. Payment Protection insurance includes (e.g., credit life, disability, involuntary unemployment, leave of absence, and/or property) to the extent available in my state as described in the Credit Insurance Program Summary of Coverage Addendum*. I read and I meet: the age and/or employment eligibility requirements shown in the Credit Insurance Program Summary of Coverage Addendum*. Monthly premium charges are based on the account balance and the rate shown. I will receive notice of any rate increase. I may cancel at any time. *Please see the Credit Insurance Program Summary of Coverage Addendum given to you at time of applying for credit.

Yes, Please enroll me in the Payment Protection credit insurance Sign/Initial: _____ Date: _____

No, Do Not Enroll Me in the Payment Protection credit insurance Sign/Initial: _____ Date: _____

N1990-0299 Non-Std ID19

I certify, as does the co-applicant, if any, to the following:

I wish to apply to each Creditor checked below, who will run a credit report, for a credit card account which can be used at Robbins Bros.:

TD Bank N.A.

GE Money Bank ("GEMB") to I am providing the information in this application to GE Money Bank ("GEMB"), to GE Money Luxury, to dealers ("Dealers") that accept the GE Money Luxury Credit Card ("Card") and to program sponsors, and asking GEMB to issue me a Card.

Diamond Account from Robbins Bros.*To the extent permitted by law, I understand there is an Annual Fee of \$6.95 for the Robbins Bros. Account, which will be charged to my account only if I use the account.

I authorize each Creditor checked above to independently obtain my credit information, investigate my credit, employment and income records and to verify my credit references.

GEMB may furnish this and other information about me (even if my application is denied) and my account to GE LUXURY and to Dealers and program sponsors (and their respective affiliates) to create and update their records and to provide me with service and special offers.

I certify that the information in the Application is true and correct.

I understand that each Creditor checked above will rely on the information in this Application in extending credit. I understand that alimony, child support, or separate maintenance income need not be revealed if I do not desire to have it considered in determining creditworthiness.

IF THE TD BANK N.A. BOX IS CHECKED ABOVE I ACKNOWLEDGE 1) THAT I HAVE RECEIVED AND REVIEWED THE TD BANK N.A. CARDHOLDER AGREEMENT 2) I AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF THE CARD HOLDER AGREEMENT 3) I GRANT TD BANK N.A. A SECURITY INTEREST IN THE GOODS PURCHASED ON THE ACCOUNT AS PERMITTED BY LAW 4) IF APPROVED BY TD BANK N.A. I UNDERSTAND I WILL RECEIVE A CREDIT CARD AND THE TD BANK N.A. PRIVACY POLICY WITHIN 30 DAYS VIA U.S. MAIL.

IF THE GEMB BOX IS CHECKED ABOVE, I ACKNOWLEDGE RECEIPT OF THE GE MONEY BANK/GE MONEY LUXURY AGREEMENT AND DISCLOSURE STATEMENT, AMONG OTHER THINGS, THE GEMB AGREEMENT: (1) INCLUDES AN ARBITRATION PROVISION THAT MAY LIMIT MY RIGHTS UNLESS I REJECT THAT PROVISION UNDER THE AGREEMENT'S INSTRUCTIONS AND (2) MAKES EACH APPLICANT RESPONSIBLE FOR PAYING THE ENTIRE AMOUNT OF CREDIT EXTENDED, AND (3) GRANTS GEMB A SECURITY INTEREST IN THE GOODS PURCHASED ON THE ACCOUNT AS PERMITTED BY LAW.

IF THE DIAMOND ACCOUNT FROM ROBBINS BROS. BOX IS CHECKED ABOVE, I ACKNOWLEDGE RECEIPT OF THE DIAMOND ACCOUNT FROM ROBBINS BROS. REVOLVING CHARGE AGREEMENT. IF MY CREDIT IS APPROVED, I AGREE TO BE BOUND BY THE TERMS AND CONDITIONS OF EACH AGREEMENT AND DISCLOSURE FROM THE APPROVING CREDITOR.

I consent to GEMB 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 (whether now or in the future), 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
Robbins Bros or TD Bank N.A. may contact me (1) using all contact information that I provide to Robbins Bros and TD Bank N.A., including without limitation, each phone number, email address, and/or text message address, (2) for all purposes, including collection purposes, (3) using methods where I may be charged for the communication (such as calling or sending a text message to my cellular phone) and (4) using automated equipment

I understand that upon credit approval, each Creditor checked above will extend credit under the terms of its respective Agreement. The GE Money Luxury Agreement ("Agreement") will be sent to me and will govern my account with GEMB, and is governed by federal law and Utah law (to the extent that state law applies).

I understand that upon credit approval I will owe the Annual Fee of \$6.95 on the Diamond account from Robbins Bros (to the extent permitted by applicable law) if I use the Diamond Account from Robbins Bros. There is no annual fee on the TD Bank N.A. or the GE Money Luxury credit card account.

I understand that whether or not married, I have the right to apply for credit separately from or jointly with my spouse or another person. I understand that if I reside in Wisconsin and am married, I must give each Creditor checked above my spouse's name and address unless this is a joint application with my spouse.

To help the government fight the funding of terrorism and money laundering activities, U.S. Federal law requires 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.

Please refer to each agreement for additional information about rates, fees and other costs. By signing the Universal Credit Application and by using the account granted, you accept and agree to all term and conditions of this Agreement which are incorporated by reference into this Universal Credit Agreement. I reside in the USA and I am 18 years of age or older.

Signature of Applicant: _____ Date _____

Signature of Co-Applicant: _____ Date _____

The information about the cost of the GE Money Luxury credit card Agreement is accurate as of 11/01/2008. This information may have changed after that date. To find out what may have changed with GE Money Luxury credit card account write to GEMB, P.O. Box 981439, El Paso, TX 79998-1439

The information about the cost of the card described in the TD Bank N.A. Cardholder Agreement is accurate as of October 2008. This information may have changed after that date. To find out what may have changed in the TDB Cardholder Agreement, call TDB at 1-800-252-2551 or write to P.O. Box.731 Mahwah NJ

The information about the cost of the card described in the Diamond Account from Robbins Bros. Diamond Agreement is accurate as of 07/01/07. This information may have changed after that date. To find out what may have changed please write to Robbins Bros. at P.O. Box 517, Azusa, CA 91702 Attn: Credit Manager.

STATE NOTICES

IN CALIFORNIA: A married applicant may apply for a separate account. After credit approval each applicant will have the right to use this account to the extent of any limits set by us, and may be liable for all amounts extended under this account to any joint applicant.

IN NEW YORK: A consumer report may be requested in connection with this application or any update, renewal or extension of any credit granted as a result of this application. You will be informed upon request whether a report was requested and the name and address of the consumer reporting agency that furnished the report.

IN NEW YORK: New York residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods. New York State Banking Department 1-800-518-8866.

IN OHIO: The 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.

IN WISCONSIN: No provision of a marital property agreement (including a Statutory Individual Property Agreement pursuant to Sec.766.587, Wis.Stat), unilateral statement classifying income from separate property under Sec.766.59, or court decree under Sec. 766.70 adversely affects the creditor unless the creditor is furnished with a copy of the document prior to the credit transaction or has actual knowledge of its adverse provisions at the time the obligation is incurred.

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