

HEAT & AIR Controllers

Synchrony Financial HOME UTILITY PRODUCTS CONSUMER CREDIT APPLICATION

Instructions:

1. Decide if applying as a single or joint account.
2. **For each applicant**, two forms of ID are required and must be presented to vendor for verification. At least one form of ID should be from the Primary list:

Primary ID: State or government issued non-expired IDs (i.e. Driver's License, Passport, or Military ID). Note: When using a passport, use state of residence. When using Military ID, the expiration is the date on the top right.

Secondary ID: (Only one form of ID can be from this category) - Major credit card or debit card (VISA, MasterCard, Discover, American Express), department store cards or gas cards with customer's name and an expiration date (cannot be expired).

3. Complete application as indicated with name, address, etc. and return information to Inside Sales Associate at Heat & Air Controllers.
4. All approved applications will be assigned an account number and equipment can be then be ordered. Prior to installation, applicant and or joint applicant must sign an original application for presentation to Synchrony Bank and must appear at Heat & Air Controllers with the forms of ID used on the application for verification.
5. Choose the plan you prefer for financing from the Synchrony Financial Promotion Options chart provided.
6. We will take care of the rest!

Rhonda C Rhodes

Promotion Options

Synchrony Bank provides you with a variety of promotional financing offers designed to fit specific financial needs. The promotional options available to you are listed below. For additional disclosure information, please see the reverse side.



Reduced APR with Fixed Payments promotional options are great choices if you are looking for a lower APR with predetermined payments to allow you to fit the purchase into your budget. Synchrony Bank offers your contractor three of these promotional financing options to best fit your needs

Plan 600

● Reduced 9.99% APR and fixed monthly payments equal to 1.25% of promo purchase amount – Until Paid in Full ¹

● On purchases with your Synchrony Bank credit card. **\$29 account activation fee may apply.** Estimated payoff period 132 months. See reverse side for additional information.

Plan 604

● Reduced 7.99% APR and fixed monthly payments equal to 2.00% of promo purchase amount – Until Paid in Full ²

● On purchases with your Synchrony Bank credit card. **\$29 account activation fee may apply.** Estimated payoff period 61 months. See reverse side for additional information.

Plan 602

● Reduced 5.99% APR and fixed monthly payments equal to 3.00% of promo purchase amount – Until Paid in Full ³

● On purchases with your Synchrony Bank credit card. **\$29 account activation fee may apply.** Estimated payoff period 37 months. See reverse side for additional information.



Save your cash by deferring interest during the promotional period. The Deferred Interest promotional option is a great choice if you will have funds to pay the balance in full by the end of the promotional period.

Plan 605

● No Monthly Interest if Paid in Full Within 18 Months (Deferred Interest) ⁴

● On purchases with your Synchrony Bank credit card. Monthly interest will be charged to your account from the purchase date if the promotional purchase is not paid in full within 18 months. **\$29 account activation fee may apply.** Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase until paid in full. See reverse side for additional information.

Supporting Promotional Disclosures

¹ Offer applies only to purchases made with your Synchrony Bank Credit Card. Monthly interest will be charged on promo purchases from the purchase date at a reduced 9.99% APR, and fixed monthly payments are required equal to 1.25% of initial promo purchase amount until promo is paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum Monthly Interest Charge is \$2. Account Activation Fee is \$29. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

² Offer applies only to purchases made with your Synchrony Bank Credit Card. Monthly interest will be charged on promo purchases from the purchase date at a reduced 7.99% APR, and fixed monthly payments are required equal to 2.00% of initial promo purchase amount until promo is paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum Monthly Interest Charge is \$2. Account Activation Fee is \$29. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

³ Offer applies only to purchases made with your Synchrony Bank Credit Card. Monthly interest will be charged on promo purchases from the purchase date at a reduced 5.99% APR, and fixed monthly payments are required equal to 3.000% of initial promo purchase amount until promo is paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Regular account terms apply to non-promotional purchases. For new accounts: Purchase APR is 26.99%; Minimum Monthly Interest Charge is \$2. Account Activation Fee is \$29. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.

⁴ Offer applies only to purchases made with your Synchrony Bank Credit Card. No monthly interest will be charged on the promo purchase if you pay the promo purchase amount in full 18 Months. If you do not, monthly interest will be charged on the promo purchase from the purchase date. Fixed monthly payments are required equal to 2.50% of the highest balance applicable to this promo purchase until paid in full. The fixed monthly payment will be rounded to the next highest whole dollar and may be higher than the minimum payment that would be required if the purchase was a non-promotional purchase. Depending on purchase amount, promotion length and payment allocation the required minimum monthly payments may or may not pay off purchase by end of promotional period. Regular account terms apply to non-promotional purchases and, after promotion ends, to promotional purchases, except that the fixed monthly payment will continue to be required until the promo purchase is paid in full. For new accounts: Purchase APR is 26.99%; Minimum Monthly Interest Charge is \$2. Account Activation Fee is \$29. Existing cardholders should see their credit card agreement for their applicable terms. Subject to credit approval.



Types Of Credit Promotions That May Be Available

One or more of these credit promotions may be available on **qualifying purchases** made with your Synchrony Bank credit card account. Check with your merchant for the specific promotion offered for your purchase.

NO INTEREST IF PAID IN FULL WITHIN PROMOTIONAL PERIOD (Deferred Interest)

The length of the promotional period will depend on the specific promotion offered by merchant. Interest at the rate of **26.99%** will be charged to your account from the date of purchase if the promotional purchase is not paid in full within the promotional period. To avoid late fees, you must make your Total Minimum Monthly Payments by the due date each month. These Minimum Monthly Payments may or may not pay off the promotional purchase before the end of the promotional period. **To make sure that you are not charged the interest accrued at 26.99% you must pay the total promotional purchase amount within the promotional period.**

Or

INTEREST FREE AND EQUAL MONTHLY PAYMENTS REQUIRED UNTIL PAID IN FULL (No Interest)

An equal monthly payment amount will be required based on repayment over the term (number of months) of the promotional period.

Or

REDUCED INTEREST RATE AND FIXED MONTHLY PAYMENTS REQUIRED UNTIL PAID IN FULL (Reduced Interest)

The reduced interest rate will depend on the specific promotion offered by merchant. A fixed monthly payment amount will be required based on repayment over the terms (number of months) of the promotional period.

For additional details on how these promotional options work, please see page 3.

Steps To Apply For A Synchrony Bank Credit Card

Step 1 Please follow these guidelines when completing your application:

- ✓ Please have available two forms of ID that can be verified. If using a joint applicant, the joint applicant must be present and also provide two forms of ID.
- ✓ Please include all forms of income from all full and part-time jobs, bonuses, commissions, and investments. You need only include child support, alimony, or separate maintenance income if you wish this income to be considered in your application.
- ✓ Please note that you must reside in the United States and be 18 years of age or older to apply.

Step 2 Please complete the application

Credit is extended by Synchrony Bank.

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Home Improvement 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

Synchrony Bank

REVOLVING PHONE: 1-888-222-2176

REVOLVING FAX: 1-888-222-2986

Applicant

First Name _____ M. Initial _____ Last Name _____

Do You: Own Rent Other
(✓ One)

Mailing Address _____ APT # _____

City _____ State _____ ZIP _____

Years at Residence _____

Social Security Number/Individual Tax Identification Number _____

Birth Date _____ / _____ / _____
Month Day Year

Home Phone* _____

If the above address is a P.O. Box, you must provide a street address for yourself or a contact person

City _____ State _____ ZIP _____

Cell / Other Phone* Where We May Call You _____

Your Employer _____ How Long (Yrs.) _____ Monthly Net Income† From All Sources \$ _____

Business Phone* _____

Email Address (optional)* *You authorize Synchrony Bank ("SYNCB") to contact you at each phone number you have provided. By providing a cell phone number and/or email address, you agree to receive account updates and information, including text messages, from SYNCB & the merchants 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 that 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 made 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.

First Name _____ M. Initial _____ Last Name _____

Years at Residence _____

Mailing Address _____ APT # _____

City _____ State _____ ZIP _____

Social Security Number/Individual Tax Identification Number _____

Birth Date _____ / _____ / _____
Month Day Year

Home Phone / Other Phone* Where We May Call You _____

Your Employer _____ How Long (Yrs.) _____ Monthly Net Income† From All Sources \$ _____

Business Phone* _____

Applicant/Joint Applicant Signatures

By applying for this account, I am asking Synchrony Bank ("SYNCB") to issue me a SYNCB Credit Card (the "Card"), and I agree that: I am providing the information in this application to SYNCB and the merchants that accept the Card and program sponsors (and their respective affiliates). I also provide my consent to SYNCB to provide information about me (even if my application is declined) to merchants 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. SYNCB 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 SYNCB, and any other owner or servicer of my account, contacting me about my account, including through text messages, automatic telephone dialing systems and/or artificial or prerecorded voice calls for informational, servicing or collection related communications, as provided in the Address/Phone Change and Consent To Communications provisions of the SYNCB Credit Card agreement ("Agreement"). I also agree to update my contact information. I have received, read and agree to the credit terms and other disclosures in this application, and I understand that if my application is approved, the Agreement will be sent to me and will govern my account. Among other things, the Agreement: (1) includes a 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 Synchrony Bank to obtain, verify and record information that identifies applicants when opening an account. SYNCB 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 THE ATTACHED CREDIT CARD AGREEMENT FOR RATES, FEES & OTHER COST INFORMATION.

X _____ X _____
Applicant Signature Date Joint Applicant Signature (If applicable) Date

Applicant's Primary ID (Type, Number, Issuing State) Exp. / Secondary ID (Type and Issuer) Exp. _____ Joint Applicant's Primary ID (Type, Number, Issuing State) Exp. / Secondary ID (Type and Issuer) Exp. _____

Account # _____ Store Fax # _____

5 3 4 8 1 2
Store #

Total Sale Amount \$ _____



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