



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

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 _____

Landline 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 _____

Landline 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.

REFERENCES:*

Name _____

Phone _____

City _____ State _____

Name _____

Phone _____

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.

ADDITIONAL TERMS AND CONDITIONS AND SIGNATURE PAGE TO THIS APPLICATION CONTAINED ON THE NEXT PAGE.





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CUSTOMER CREDIT APPLICATION

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. Applicant(s) further authorizes(s) FreedomRoad Financial to utilize, and to provide to FreedomRoad Financial's third-party vendors, Applicant(s)' personally identifiable consumer information, including mobile telephone numbers, for purposes of verifying the identity of Applicant(s), including through the sending of SMS texts messages to Applicant(s).

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 agree that You will not and may not revoke any of the authorizations You are providing in these Acknowledgments except in writing to Us.

You certify: (i) the property financed pursuant to this Application is for Your personal use; (ii) the property will be in Your possession, or 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.

X _____ X _____
Signature of Primary Applicant Date Signature of Joint Applicant Date

DEALER COMPLETES THIS SECTION:

Dealership Name: _____ Dealer Representative Completing Application: _____

Date: _____ Loan Term in Months: _____ Down Payment Amount: _____ Requested Finance Amount: _____

New or Used: _____ Year: _____ Make: _____ Model: _____

Applicant Driver's License Number: _____ State: _____ Expiration: _____ **DRIVER'S LICENSE PICTURES AND SIGNATURES MUST**

Co-Applicant Driver's License Number: _____ State: _____ Expiration: _____ **MATCH APPLICANTS' PICTURES AND SIGNATURES**

Rev: 10-2021

