Yard Card Plus Commercial Financing

EZ Transaction Guide

INTERNET

1 Complete the Commercial Business Application

ALL business and personal guaranty information MUST be completed by the applicant. The application MUST be signed prior to submission for credit approval. On all applications be sure to complete the "STORE USE ONLY" section of the credit application. Write the business account number with the approval in the space provided. Verify the applicant(s) ID by writing the driver's license or state ID number in the spaces provided. Verification of the applicant's identification and all required information is the responsibility of the dealer.

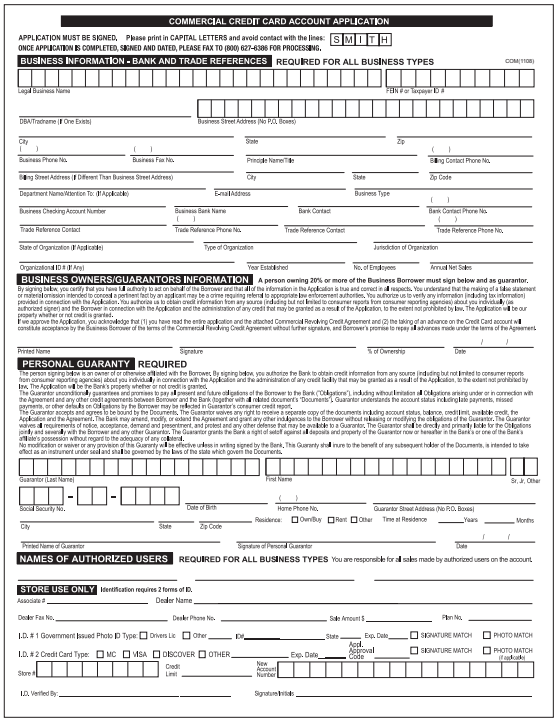
Before faxing a complete credit application, keep in mind the following:

- Please print in CAPITAL letters
- Avoid contact with the lines
- Fax only the page completed by the applicant
- DO NOT mail these forms to TDRCS
- Give the customer the "Terms and Agreements" section.

When the fax is received, TDRCS will underwrite the application and fax back the decision and direction for funding. In addition, once an application is approved or declined, that application and completed sale memos must be faxed to (302) 444-9000 for imaging and funding.

Please ensure ALL application and sales memo fields are filled out clearly and correctly.

1. Photo ID # 1 & ID # 2 (credit card). Check the corresponding boxes
2. Store Number
3. Fill in Approved Credit Limit
4. Account Number (16 Digits). If declined, please write, "DECLINED"
5. Business Name
6. Business Address
7. All Business Information
8. Personal Guarantor's Name (Last, first)
9. Personal Guarantor's Social Security # (111-11-1111)
10. Personal Guarantor's Birth Date (MM/DD/YYYY)
11. Personal Guarantor's Address (St., City, State, Zip)
12. Authorized Buyer (Only if applicable)
13. Name of Company, Printed Name, Signature, Title, Date
14. Personal Guarantor's Signature



COMMERCIAL CREDIT CARD ACCOUNT APPLICATION

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

ONCE APPLICATION IS COMPLETED, SIGNED AND DATED, PLEASE FAX TO (800) 627-8386 FOR PROCESSING.

BUSINESS INFORMATION - BANK AND TRADE REFERENCES REQUIRED FOR ALL BUSINESS TYPES

Legal Business Name | FEIN # or Taxpayer ID #

DBA/Tradename (If One Exists) | Business Street Address (No P.O. Boxes)

City | State | Zip

Business Phone No. | Business Fax No. | Principle Name/Title | Billing Contact Phone No.

Billing Street Address (If Different Than Business Street Address) | City | State | Zip Code

Department Name/Attention To: (If Applicable) | E-mail Address | Business Type

Business Checking Account Number | Business Bank Name | Bank Contact | Bank Contact Phone No.

Trade Reference Contact | Trade Reference Phone No. | Trade Reference Contact | Trade Reference Phone No.

State of Organization (If Applicable) | Type of Organization | Jurisdiction of Organization

Organizational ID # (If Any) | Year Established | No. of Employees | Annual Net Sales

BUSINESS OWNERS/GUARANTORS INFORMATION A person owning 20% or more of the Business Borrower must sign below and as guarantor.

By signing below, you certify that you have full authority to act on behalf of the Borrower and that all of the information in the Application is true and correct in all respects. You understand that the making of a false statement or material omission intended to conceal a pertinent fact by an applicant may be a crime requiring referral to appropriate law enforcement authorities. You authorize us to verify any information (including tax information) provided in connection with the Application. You authorize us to obtain credit information from any source (including but not limited to consumer reporting agencies) about you individually (as authorized signer) and the Borrower in connection with the Application and the administration of any credit that may be granted as a result of the Application, to the extent not prohibited by law. The Application will be our property whether or not credit is granted.

If we approve the Application, you acknowledge that (1) you have read the entire application and the attached Commercial Revolving Credit Agreement and (2) the taking of an advance on the Credit Card account will constitute acceptance by the Business Borrower of the terms of the Commercial Revolving Credit Agreement without further signature, and Borrower's promise to repay all advances made under the terms of the Agreement.

Printed Name | Signature | % of Ownership | Date

PERSONAL GUARANTY REQUIRED

The person signing below is an owner of or otherwise affiliated with the Borrower. By signing below, you authorize the Bank to obtain credit information from any source (including but not limited to consumer reports from consumer reporting agencies) about you individually in connection with the Application and the administration of any credit facility that may be granted as a result of the Application, to the extent not prohibited by law. The Application will be the Bank's property whether or not credit is granted.

The Guarantor unconditionally guarantees and promises to pay all present and future obligations of the Borrower to the Bank ("Obligations"), including without limitation all Obligations arising under or in connection with the Agreement and any other credit agreements between Borrower and the Bank (together with all related document's "Documents"). Guarantor understands the account status including late payments, missed payments, or other defaults on Obligations by the Borrower may be reflected in Guarantor's consumer credit report.

The Guarantor accepts and agrees to be bound by the Documents. The Guarantor waives any right to receive a separate copy of the documents including account status, balance, credit limit, available credit, the Application and the Agreement. The Bank may amend, modify, or extend the Agreement and grant any other indulgences to the Borrower without releasing or modifying the obligations of the Guarantor. The Guarantor waives all requirements of notice, acceptance, demand and presentment, and protest and any other defense that may be available to a Guarantor. The Guarantor shall be directly and primarily liable for the Obligations jointly and severally with the Borrower and any other Guarantor. The Guarantor grants the Bank a right of setoff against all deposits and property of the Guarantor now or hereafter in the Bank's or one of the Bank's affiliate's possession without regard to the adequacy of any collateral.

No modification or waiver or any provision of this Guaranty will be effective unless in writing signed by the Bank. This Guaranty shall inure to the benefit of any subsequent holder of the Documents, is intended to take effect as an instrument under seal and shall be governed by the laws of the state which govern the Documents.

Guarantor (Last Name) | First Name | Sr. Jr. Other

Social Security No. | Date of Birth | Home Phone No. | Guarantor Street Address (No P.O. Boxes)

City | State | Zip Code | Residence: Own/Buy Rent Other | Time at Residence ____Years ____Months

Printed Name of Guarantor | Signature of Personal Guarantor | Date

NAMES OF AUTHORIZED USERS REQUIRED FOR ALL BUSINESS TYPES You are responsible for all sales made by authorized users on the account.

STORE USE ONLY Identification requires 2 forms of ID.

Associate # | Dealer Name

Dealer Fax No. | Dealer Phone No. | Sale Amount $ | Plan No.

I.D. # 1 Government Issued Photo ID Type: Drivers Lic Other ____ ID# ____ State ____ Exp. Date ____ SIGNATURE MATCH PHOTO MATCH

I.D. # 2 Credit Card Type: MC VISA DISCOVER OTHER ____ Exp. Date ____ Appl. Approval Code ____ SIGNATURE MATCH PHOTO MATCH (if applicable)

Store # | Credit Limit | New Account Number

I.D. Verified By: | Signature/Initials

2 Verifying Identification

DEALER MUST VERIFY TWO APPROVED FORMS OF IDENTIFICATION (LISTED ON APPLICATION) AND CHECK THE CORRESPONDING BOXES ON THE APPLICATION

NEW APPLICATIONS

Customer must have a valid picture ID in the form of a driver's license, state issued ID, passport or military ID. No other forms of identification are acceptable. The sales person or cashier should personally review the accuracy of the information on the application by cross checking the information with the appropriate identification.

Information required on identification and to be checked:

a) Name
b) Address*
c) Age (if under 18, DO NOT process)
d) Picture
e) Signature

*Not required on military identification.

After reviewing the application and checking identification, the salesperson or cashier must indicate identification has been verified by checking the appropriate boxes on the application.

ADD-ON SALES

The salesperson should compare the name and signature of the consumer I.D. with that on the credit card. If the credit card is not available, the dealer can call to get the number, provided the customer has valid ID.

If the individual does not have his/her card at the time of purchase, the customer must present proper valid ID as outlined in this section. The dealer then calls TDRCS to verify the customer's info and to give out the account number.

Individuals may not add on to existing account if not on the original application.

3 Commercial Business Application Approval

A. NEW ACCOUNTS

USE Fax applications FOR NEW COMMERCIAL ACCOUNTS ONLY (fax # 800-627-6386) and follow the easy instructions. Each Application will be processed within 15 minutes! You will receive a response back via fax.

Credit Department Hours
Monday thru Saturday: 8:00 am - 12:00 am EST
Sunday: 10:00 am - 9:00 pm EST

B. FOR EXISTING ACCOUNTS (ADD ON'S)

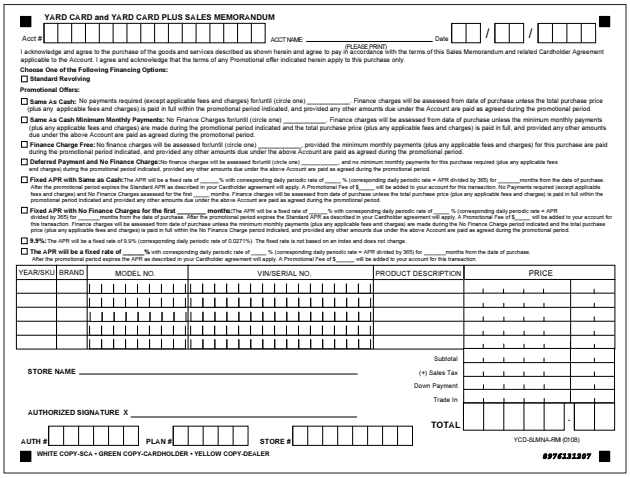
If the customer is an existing cardholder, call our Voice Response Unit (VRU) for approval at 1-800-688-3448. You will be asked to provide us with your store number, 16-Digit customer's account number, and dollar amount (10018 for $100.18). The system will read back to you a 5-Digit approval code. Add a zero in front and write on the Sales Memorandum (If the approval code is 12345, write 012345).

4 Complete the Sales Memorandum

Once the Commercial Credit Application is approved, you will be given the account number, the credit limit, and the approval code. This information is used to fill out a Sales Memorandum. Once complete, ask the customer to sign it, and finalize the transaction. It is imperative that the following fields are properly filled out:

- 16 Digit Account
- Number Date (MM/DD/YYYY)
- Check Plan Box and fill in any blanks
- Model Number
- Serial Number
- Product Description
- Subtotal / Total
- Authorization # (6 Digits)
- Plan # (5 Digits)
- Store # (4 Digits)
- Customer's Signature

To process the transaction, access TDRCS' website and follow the simple and easy steps. Please refer to the enclosed Web Transactions manual.



YARD CARD and YARD CARD PLUS SALES MEMORANDUM

Acct #

ACCT NAME: _____ Date / /

(PLEASE PRINT)

I acknowledge and agree to the purchase of the goods and services described as shown herein and agree to pay in accordance with the terms of this Sales Memorandum and related Cardholder Agreement applicable to the Account. I agree and acknowledge that the terms of any Promotional offer indicated herein apply to this purchase only.

Choose One of the Following Financing Options:

☐ **Standard Revolving**

Promotional Offers:

☐ **Same As Cash:** No payments required (except applicable fees and charges) forUntil (circle one) _____. Finance charges will be assessed from date of purchase unless the total purchase price (plus any applicable fees and charges) is paid in full within the promotional period indicated, and provided any other amounts due under the Account are paid as agreed during the promotional period.

☐ **Same As Cash Minimum Monthly Payments:** No Finance Charges forUntil (circle one) _____. Finance charges will be assessed from date of purchase unless the minimum monthly payments (plus any applicable fees and charges) are made during the promotional period indicated and the total purchase price (plus any applicable fees and charges) is paid in full, and provided any other amounts due under the above Account are paid as agreed during the promotional period.

☐ **Finance Charge Free:** No finance charges will be assessed forUntil (circle one) _____, provided the minimum monthly payments (plus any applicable fees and charges) for this purchase are paid during the promotional period indicated, and provided any other amounts due under the above Account are paid as agreed during the promotional period.

☐ **Deferred Payment and No Finance Charge:** No finance charges will be assessed forUntil (circle one) _____ and no minimum monthly payments for this purchase required (plus any applicable fees and charges) during the promotional period indicated, provided any other amounts due under the above Account are paid as agreed during the promotional period.

☐ **Fixed APR with Same as Cash:** The APR will be a fixed rate of _____% with corresponding daily periodic rate of _____% (corresponding daily periodic rate = APR divided by 365) for _____months from the date of purchase. After the promotional period expires the Standard APR as described in your Cardholder agreement will apply. A Promotional Fee of $_____ will be added to your account for this transaction. No Payments required (except applicable fees and charges) and No Finance Charges assessed for the first _____ months. Finance charges will be assessed from date of purchase unless the total purchase price (plus any applicable fees and charges) is paid in full within the promotional period indicated and provided any other amounts due under the above Account are paid as agreed during the promotional period.

☐ **Fixed APR with No Finance Charges for the first _____ months:** The APR will be a fixed rate of _____% with corresponding daily periodic rate of _____% (corresponding daily periodic rate = APR divided by 365) for _____months from the date of purchase. After the promotional period expires the Standard APR as described in your Cardholder agreement will apply. A Promotional Fee of $_____ will be added to your account for this transaction. Finance charges will be assessed from date of purchase unless the minimum monthly payments (plus any applicable fees and charges) are made during the No Finance Charge period indicated and the total purchase price (plus any applicable fees and charges) is paid in full within the No Finance Charge period indicated, and provided any other amounts due under the above Account are paid as agreed during the promotional period.

☐ **8.9%:** The APR will be a fixed rate of 8.9% (corresponding daily periodic rate of 0.02271%). The fixed rate is not based on an index and does not change.

☐ **The APR will be a fixed rate of _____%** with corresponding daily periodic rate of _____% (corresponding daily periodic rate = APR divided by 365) for _____months from the date of purchase. After the promotional period expires the APR as described in your Cardholder agreement will apply. A Promotional Fee of $_____ will be added to your account for this transaction.

YEAR/SKU	BRAND	MODEL NO.	VIN/SERIAL NO.	PRODUCT DESCRIPTION	PRICE

STORE NAME _____ Subtotal / (+) Sales Tax / Down Payment / Trade In / TOTAL

AUTHORIZED SIGNATURE X _____

AUTH # PLAN # STORE #

YCD-SLMNA-RM (0108)

WHITE COPY-SCA • GREEN COPY-CARDHOLDER • YELLOW COPY-DEALER

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5 Handling the Paperwork

Fax the Commercial Credit Application to 1-800-358-8050 and keep the top copy of the Sales Memorandum for your records. These forms DO NOT NEED TO BE MAILED to TDRCS (mailing will cause the transaction to be processed twice). Any faxes received before 2:00 PM EST will be processed the same day. Faxes received after 2:00 PM EST will be processed the next business day. Please ensure that these forms are properly filed as TDRCS might request copies of originals in the future for research purposes.

6 Important Phone Numbers

For questions regarding Credit Plan, posted transactions, daily settlement, bookkeeping, supplies, please call:
MERCHANT SERVICES
(800) 538-3638

For questions regarding Web Transaction, Username & Password, please call:
HELP DESK
(866) 258-2536

For questions regarding commercial applications, please call:
COMMERCIAL APPLICATION FAX #
(800) 627-6386

COMMERCIAL APPLICATION STATUS #
(800) 556-5010