



CUSTOMER APPLICATION FORM

Please complete the information below and take to the next available Customer Service Representative.

Customer Information

Name		Social Security Number		
Street Address		City	State	Zip
Cell Phone	Home Phone (please do not use for cell phone)		Birth Date	
ID Type / ID #	State Issued By	Expires	Email Address	
Are You Currently in Bankruptcy?	If Yes, What Chapter?	Date Filed	Date Discharged	

Employer / Income Information

Company Name		Worksite Street Address		City	State	Zip
Work Phone / Extension	Hire Date	Position / Occupation		Supervisor Name (First & Last)		
Supervisor Phone / Extension	Pay Cycle ___ Weekly ___ Every Two Weeks ___ Semi-Monthly ___ Monthly		Day of Week Paid or Date(s)		Date Last Paid	
Gross Monthly Income	Do You Receive Direct Deposit? ___ Yes ___ No	Work Start Time	Work Stop Time	Working Days ___ M ___ T ___ W ___ Th ___ F ___ Sa ___ Su		

Additional Income*

Company Name		Worksite Street Address		City	State	Zip
Work Phone / Extension	Hire Date	Position / Occupation		Supervisor Name (First & Last)		
Supervisor Phone / Extension	Pay Cycle ___ Weekly ___ Every Two Weeks ___ Semi-Monthly ___ Monthly		Day of Week Paid or Date(s)		Date Last Paid	
Gross Monthly Income	Do You Receive Direct Deposit? ___ Yes ___ No	Work Start Time	Work Stop Time	Working Days ___ M ___ T ___ W ___ Th ___ F ___ Sa ___ Su		

*Alimony, Child Support, or Separate Maintenance income need not be revealed if you do not wish to have it considered as a basis for payment of the obligation.

Alimony, Child Support, or Separate Maintenance received under: ___ Court order ___ Written Agreement ___ Oral understanding Personal Additional Income \$ _____

Reference Information

Reference Name	Relationship	City, State	Phone Number
Reference Name	Relationship	City, State	Phone Number

Account Transaction Calls (using automatic telephone dialing systems, autodialers, artificial or prerecorded voice and SMS text messages) to Your Cell Phone. Receipt of cell phone calls (including text messages) may be subject to charges from your service provider. Your service provider's Msg & Data Rates apply to any SMS (Short Message Service) messages. If you have listed a cell phone in the documents we receive from you or you give us an updated cell phone number, then you authorize us, our affiliates, successors in interest, and assigns to call (including sending SMS text messages) using an automatic telephone dialing system or artificial/prerecorded message to your cell phone number. These calls or SMS text messages will provide you with account information and services, such as when your transaction is approved, payment reminders and collection efforts. If you do not want to receive such autodialed calls about your account, you can withdraw consent and remove your SMS information by sending "STOP", "END", "CANCEL", "UNSUBSCRIBE" or "QUIT" to the SMS text message you have received, or Text STOP to 88588, or by notifying us at any time in writing at P.O. Box 970851 Orem, Utah 84097.

Authorization to contact persons regarding your account. You authorize us to call third parties, including but not limited to, landlords, employers, other creditors, and personal references to obtain your contact or location information which is your home address and telephone number or place of employment. You authorize us to contact your employer to verify employment: (i) prior to issuing credit to verify income information, and (ii) after receiving a civil judgment against you and prior to initiating a garnishment action pursuant to Utah Code Section 78A-2-216.

Email. You authorize the Company to communicate with you via mail and email. If you do not want to receive email communications, you may unsubscribe by following the opt-out procedures in the email or write to us at optout@checkcity.com.

Copies. You may request and receive a copy of this Application.

Marketing Calls (including calls using automatic telephone dialing systems, autodialers, artificial or prerecorded voice and SMS text messages) to Your Cell Phone and Residential Line. By choosing "yes" below, you agree to Check City, our affiliates, successors in interest, and assigns to deliver to your cell phone and your residential line telemarketing calls (including SMS text messages) using an automatic telephone dialing system and artificial/prerecorded message. Receipt of cell phone calls (including text messages) may be subject to charges from your service provider. Your service provider's Msg & Data Rates apply to any SMS (Short Message Service) messages. You understand that regardless of your choice for "marketing communications," by providing your cell phone number, you have consented to receive account transaction calls (including SMS text messages) using automatic telephone dialing system and artificial/prerecorded messages as explained in the "Account Transaction Disclosure." You also acknowledge that Check City is not requiring you to provide authorization for telemarketing calls (including telemarketing SMS text messages) as a condition of obtaining credit or doing business with us. At any time, you can withdraw your consent to such marketing calls, you can withdraw consent and remove your SMS information by sending "STOP", "END", "CANCEL", "UNSUBSCRIBE" or "QUIT" to the SMS text message you have received, or Text STOP to 88588, or by notifying us at any time in writing at P.O. Box 970851 Orem, Utah 84097.

If you elect to receive marketing calls described in this paragraph (including SMS text messages), choose "Yes" below. If you do not want to receive marketing calls, such as current promotions, coupons, etc., as described in these paragraphs (including SMS text messages), you can choose "No" below.

Yes, I would like to receive Marketing Information calls as described above at the cell phone and home phone numbers listed below, including SMS text messages to my cell phone.

Cell phone number: _____ Home phone number: _____

No, I do not wish to receive Marketing Information calls as described above.

Customer Signature: _____

NOTICE: The federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580.

NOTICE OF FURNISHING NEGATIVE INFORMATION: WE MAY REPORT INFORMATION ABOUT YOUR ACCOUNT TO CREDIT BUREAUS. LATE PAYMENTS, MISSED PAYMENTS, OR OTHER DEFAULTS ON YOUR ACCOUNT MAY BE REFLECTED IN YOUR CREDIT REPORT.

Privacy Policy. You acknowledge that you have received a copy of the Company's Privacy Policy

Credit Reporting. You authorize us to obtain consumer reports in order to evaluate your application for credit or collect your account. You authorize the reporting of all credit history relating to all consumer reporting agencies including credit bureaus and specialty agencies as allowed by law for any loan you obtain at the time of this application or at any time thereafter, including but not limited to any refinancing of an initial loan, and any subsequent new loans. You agree that we may obtain subsequent consumer reports in connection with an update, renewal or extension of credit, or any review or collection of credit, without further notice, and you authorize all such consumer reports.

Verification. You acknowledge that the information in this application is true and correct to the best of your knowledge and belief, and that you are not currently involved in any bankruptcy proceeding or considering whether to file for bankruptcy protection. You authorize us to verify the truthfulness of all information contained herein by contacting any third party, including but not limited to any contact persons that you may add at a later date, any databases which are not consumer reporting agencies, and any persons or companies listed above. The Company reserves the right to refuse service to any person for any lawful reason, including the making of any false, misleading or incomplete statements. You hereby acknowledge that any owner of any loan made by the Company to you, and any servicers, successors and assignees of any such loan, may verify or re-verify any information contained in this application or obtain any information or data relating to such loan for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

ARBITRATION. Arbitration is a means for legal matters between parties to be resolved by a neutral arbitrator rather than a Court. We have a policy of arbitrating all claims, demands, and disputes which cannot be resolved in a small claims tribunal, including the scope and validity of this arbitration provision and any right you may have to participate in an alleged class action (hereinafter "dispute(s)"). *All customer agreements contain another arbitration provision that supersedes this arbitration provision and governs the resolution of disputes. However, if you do not enter into a customer agreement with us, then this arbitration provision governs the resolution of disputes.* You agree that **YOU ARE WAIVING YOUR RIGHT TO HAVE A TRIAL BY JURY to resolve disputes against us.** The Federal Arbitration Act governs this arbitration provision. If any party has a dispute, they must notify the others in writing of the dispute. You have the right to select either of the following arbitration organizations, which will govern the arbitration under its consumer rules: American Arbitration Association <http://www.adr.org> or JAMS <http://www.jamsadr.com>, and we will advance all of the expenses associated with the arbitration, including the filing, administrative, hearing, and arbitrator's fees. You will be responsible for your attorney's fees, if any. Any appeal of a judgment from a small claims tribunal shall be resolved by binding arbitration. **The arbitrator shall not conduct class arbitration.** The arbitration hearing will be conducted in the county in which this Customer Application was signed. If the arbitration associations listed above are not available and the parties cannot otherwise agree on a substitute, then any party may petition a court pursuant to section 5 of the Federal Arbitration Act, 9 U.S.C. sections 1-16 to select an arbitration organization, provided such arbitration organization shall enforce the terms of this Customer Application and the Arbitration Provision, including the prohibition on class arbitration.

Applicant Signature

Date

Office Use Only

Financial Institution	Routing / ABA	Account Number
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A single payday advance is typically for two to four weeks. However, borrowers often use these loans over a period of months, which can be expensive. Payday advances are not recommended as long-term financial solutions.