

INDIVIDUAL ☐ **JOINT** ☐

Applicant	Last	First	Middle Initial
Date of Birth			Social Sec. #
Street Address			Phone No.
City, State, Zip			Yrs. There
Previous Address			
City, State, Zip			Yrs. There
Employer			Phone No.
Address			
Position	Yrs. There	Gross Annual Income	
Previous Employer	Position	Yrs. There	
Nearest Friend or Relative (not living with you)			
Address		Relationship	

If you do not wish to rely upon income from alimony, child support or separate maintenance payments as a basis for repaying this obligation, such income need not be revealed.

Source of Additional Income:		Gr. Annual Inc:
Mortgage/Landlord		Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>
Monthly Pmt. (includ. Tax)	Balance	Estimated Value
Checking Account Bank	Savings Account Bank	

Below List Credit References (open or paid) including HOME EQUITY

Creditor	Balance	Payment
Creditor	Balance	Payment
<input type="checkbox"/> New	Year	Make
<input type="checkbox"/> Used	Model	MSRP
V.I.N.	Mileage	

Options:

<input type="checkbox"/> Air	<input type="checkbox"/> Alarm	<input type="checkbox"/> Cruise	<input type="checkbox"/> Power Windows
<input type="checkbox"/> CD Player	<input type="checkbox"/> Tape/Cass.	<input type="checkbox"/> Leather	<input type="checkbox"/> Power Locks
<input type="checkbox"/> Auto Trans.	<input type="checkbox"/> Pwr. Sunroof	<input type="checkbox"/> 4 Wh. Dr.	<input type="checkbox"/> Alloy Wheels

Other:

Trade:	Year	Make	Model	Financed By
Trade Allowance		Trade Debt		Trade Equity*
\$		\$		\$

DUE TO THE PASSAGE OF THE "USA PATRIOT ACT" WE ARE REQUIRED TO NOTIFY OUR CUSTOMERS OF THE FOLLOWING: VERIFICATION OF CUSTOMER IDENTITY - Federal laws and regulations require us to request information from you prior to opening an account or adding an additional signatory to an account. The information we request may vary depending on the circumstances, but at a minimum, will include your name, address, an identification number such as your social security or taxpayer identification number, and for individuals, your date of birth. We are also required to verify the information you provide to us. This verification process may require you to provide us with supporting documentation that we deem appropriate. We may also seek to verify the information by other means. We reserve the right to request additional information and/or signatures from you from time to time.

A consumer credit report may be obtained in connection with this application and may also be requested or utilized in connection with an update, renewal, or extension of credit. If you request, you will be informed: (1) whether or not consumer reports were obtained, and (2) if reports were obtained, the names and addresses of the consumer reporting agencies (credit bureaus) that furnished the reports. To request this information, you may call (800) 810-7300 or write Citizens Automobile Finance, Inc., 1 Citizens Drive, Riverside, RI 02915-3000.

STATE NOTICES: CALIFORNIA RESIDENTS: A married applicant may apply for an individual account. **MAINE RESIDENTS:** You have the right to choose the agent and insurer for the insurance required by this transaction, but the insurer must be approved by the creditor. **OHIO RESIDENTS:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy 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. **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) increasing the credit line on the account; (3) taking collection action on the account; or (4) any other legitimate purposes associated with the account. **WASHINGTON RESIDENTS:** Please advise us if we should investigate your credit references and/or credit history under another name. **MARRIED WISCONSIN RESIDENTS:** Wisconsin law provides that no provision of any marital property agreement, or unilateral statement or court order applying to marital property will adversely affect a creditor's interest unless, prior to the time that the credit is granted, the creditor is furnished with a copy of the agreement, statement or decree, or has actual knowledge of the adverse provision.

You represent that the information you have provided above is true and correct, and that a bankruptcy proceeding involving you is neither in progress or expected. You authorize us to check your credit and employment plus answer any questions regarding your credit experience with us.

Applicant's Signature _____ Date _____

UE1450 07/05

Dealer _____

Dealer # _____ Tel# _____

Co-Applicant	Last	First	Middle Initial	Relationship (if any)
Date of Birth			Social Sec. #	
Street Address			Phone No.	
City, State, Zip			Yrs. There	
Previous Address				
City, State, Zip			Yrs. There	
Employer			Phone No.	
Address				
Position	Yrs. There	Gross Annual Income		
Previous Employer	Position	Yrs. There		
Nearest Friend or Relative (not living with you)				
Address		Relationship		

If you do not wish to rely upon income from alimony, child support or separate maintenance payments as a basis for repaying this obligation, such income need not be revealed.

Source of Additional Income:		Gr. Annual Inc:
Mortgage/Landlord		Own <input type="checkbox"/> Rent <input type="checkbox"/> Other <input type="checkbox"/>
Monthly Pmt. (includ. Tax)	Balance	Estimated Value
Checking Account Bank	Savings Account Bank	

RETAIL

Sales Price	\$
Sales Tax	\$
*Trade Equity	\$
Cash Down	\$
Mfg. Rebate	\$
TOTAL AMT. FINANCED:	\$
Life/A&H Ins.	\$
Warranty	\$
VSI/Other	\$
Finance Charge	\$
Total of Pmts.	\$
Monthly Pmt.	\$
No. of Pmts.	
Annual % Rate	%

Co-Applicant's Signature _____ Date _____

AMFI-001 (Rev. 9/04)

AN IMPORTANT NOTICE CONCERNING CONSUMER PRIVACY

This Privacy Practice Notice contains important information concerning your rights

Dear Valued Customer:

Our company respects your concern for privacy. Our goal is to respond to your inquiries, to provide better customer service, and to provide products, services and other promotional information that you request and that we believe may help meet your needs or be of interest to you. However, we recognize that we have an important responsibility to protect the privacy and security of the nonpublic personal information we collect from you. Therefore, we want you to understand our information sharing practices and for you to know that they are designed to ensure the confidentiality of your information.

THE TYPE OF INFORMATION WE COLLECT

The type of information that we collect depends upon the product or service that we are providing to you or that you are asking about. We collect information that you provide to us on applications and other forms; information about your transactions with us, our affiliates, or others; and information that is provided to us by third parties including credit reporting agencies, individual referenced services public record data bases and other recognized providers of nonpublic personal information.

The information we collect may include identifying information such as your name, address, birth date, social security number, email address and other information on how to contact you; your credit worthiness, credit score and credit history; as well as transaction information such as account activity and loan terms. We may also collect financial information such as your income, assets and employment status; information about your spouse or dependents; and/or certain demographic information. If you apply for an insurance product, we may collect limited health information on your application.

HOW WE TREAT THE INFORMATION

Our company is committed to the security and confidentiality of your nonpublic personal information. We do not disclose, nor do we reserve the right to disclose, any nonpublic personal information about our customers or former customers to anyone, except as authorized by you or as otherwise permitted by law. In addition to reasonable physical, procedural and electronic security measures, our security practices include limiting access to this information to those employees and business associates with appropriate authority and for intended business purposes only. We explain the importance of protecting your nonpublic personal information to our employees and take appropriate measures to enforce employee responsibilities regarding our Privacy Policy.

We do not disclose health information for marketing purposes. We disclose health information to affiliates or nonaffiliated third parties only to underwrite or administer your account or claim, or as otherwise permitted or required by law or court order. We require any third party who receives information about you from us to agree to keep that information confidential and to use the information only for the purposes for which it was disclosed.

DISCLOSURES TO AFFILIATED ENTITIES

We may share the information we collect, as listed above, with affiliated entities. You have a right to prevent the sharing of information, except for the sharing of information relating solely to your transactions with us (such as your payment history) or our experiences with you. If you do not want us to share this information with our affiliates, please check the appropriate box on the attached form and return to us.

DISCLOSURES TO NONAFFILIATED ENTITIES

We may share the information we collect, as listed above, to nonaffiliated third parties for the purpose of offering products and services that may be of value to you. Organizations that may receive your information include, but are not limited to: financial institutions such as motor vehicle lenders or lessors, mortgage brokers and insurance agents; non-financial companies, such as retailers, publishers and direct marketers, providers of after-market products such as Guaranteed Automobile Protection products, warranties and service contracts; and others such as trade associations and nonprofit organizations. In addition, we may disclose certain information to affiliates and nonaffiliated third parties, as applicable and as permitted or required by law or court order. We will disclose such information only with organizations that agree to treat it confidentially and to use it only for the purposes intended. If you do not want us to disclose information for these purposes, please check the appropriate box on the attached form and return it to us.

We typically will retain your personal information for a period of time after the end of a customer relationship. In some cases we may be required, by law or industry standard, to retain certain information for a specified period of time. We maintain the same standards of privacy for all consumers and customers, both current and former.

A FINAL WORD

We are permitted by law to disclose information about you to third parties that perform marketing services on our behalf and/or to other financial institutions with whom we have joint marketing agreements. We are not required to give you the opportunity to opt out of such disclosures.

Because your trust and confidence in our company matters to us, we are committed to keeping you informed about our privacy practices and your rights. By using information, we are able to deliver products and services that meet your needs. Therefore, it may be necessary for us to periodically review and update our privacy practices in order to provide the best service.

Although you will receive multiple copies of this notice over time, you only need to notify us once per account of your information sharing preference. If you have any questions regarding your rights or the contents of this notice, please call us. You may contact us at the address on the reverse side of this page.