

# Crystal Rock Finance, L.L.C. Online Refinance Application - Illinois & Missouri

## Personal Information

|                  |                              |  |                                    |
|------------------|------------------------------|--|------------------------------------|
| LAST NAME        | FIRST NAME                   | MI   |                                    |
| SOCIAL           | EMAIL                        |  |                                    |
| ADDRESS          | CITY, STATE, ZIP             | APT #  |                                    |
| HOME PHONE       | WORK PHONE                   | EXT.   |                                    |
| CELL PHONE       | EMPLOYER NAME                | FLOOR/DEPT   |                                    |
| EMPLOYER ADDRESS | PAY CYCLE<br>(SELECT CHOICE) | <b>Weekly</b><br><b>Semi-Monthly</b><br><b>Bi-Weekly</b><br><b>Monthly</b> | HOURS<br>WORKED PER<br>CYCLE _____ |
| OCCUPATION       | WORK<br>SCHEDULE _____       | AM / PM  | TO _____<br>AM / PM                |
| SUPERVISOR       | SUPERVISORS<br>PHONE         | EXT.   |                                    |

## Disclosure Information

### Covered Borrower Identification Statement:

Federal law provides important protections to active duty military members of the Armed Forces and their dependents. To ensure that these protections are provided to eligible applicants, **we require you to INITIAL one of the following statements as applicable** and sign and date below.

1. \_\_\_\_  
Initial I AM a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer.
2. \_\_\_\_  
Initial I AM a dependent of a member of the Armed Forces on active duty because I am the member's spouse, the member's child under the age of eighteen years old, or I am an individual for whom the member provided more than one-half of my financial support for 180 days immediately preceding today's date.
3. \_\_\_\_  
Initial I AM NOT a regular or reserve member of the Army, Navy, Marine Corps, Air Force, or Coast Guard, serving on active duty under a call or order that does not specify a period of 30 days or fewer (or a dependent of such a member).

### Read & Sign Agreement:

The undersigned represents and warrants that the information contained herein is true and correct and that Crystal Rock Finance, L.L.C. may consider this statement to be true & correct until a notice of a change is given to Crystal Rock Finance, L.L.C. by the undersigned in writing. I authorize verification of the truthfulness of all information contained herein, including obtaining my credit report, credit history and/or contacting any person or entity listed above. The information contained in this statement is provided for the purposes of obtaining or maintaining credit with Crystal Rock Finance, L.L.C. on behalf of the undersigned. I understand any false statement made above shall be sufficient basis for rejection.

I acknowledge receipt of Crystal Rock Finance's Privacy Notice.

Crystal Rock Finance, L.L.C. will keep this application whether or not it is approved.

I have read and understand the above statements.

Customer Signature  X  Date: \_\_\_\_\_

**FACTS****WHAT DOES Crystal Rock Finance, LLC  
DO WITH YOUR PERSONAL INFORMATION?****Why?**

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

**What?**

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and Income
- Account Balance and Payment History
- Employer and Employment Information

When you are *no longer* our customer, we continue to share your information as described in this notice.

**How?**

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Crystal Rock Finance, LLC chooses to share; and whether you can limit this sharing.

| Reasons we can share your personal information   | Does Crystal Rock Finance share? | Can you limit this sharing? |
|--|----------------------------------|-----------------------------|
| <b>For our everyday business purposes—</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus | Yes                              | No                          |
| <b>For our marketing purposes—</b> to offer our products and services to you   | Yes                              | No                          |
| <b>For joint marketing with other financial companies</b>  | Yes                              | No                          |
| <b>For our affiliates' everyday business purposes—</b> information about your transactions and experiences   | Yes                              | No                          |
| <b>For our affiliates' everyday business purposes—</b> information about your creditworthiness   | Yes                              | Yes                         |
| <b>For our affiliates to market to you</b>   | Yes                              | Yes                         |
| <b>For nonaffiliates to market to you</b>  | Yes                              | Yes                         |

**Questions?**

Call 800-903-7994 or go to [crystalrockfinance.com](http://crystalrockfinance.com)

| Who we are  |  |
|---|--|
| Who is providing this notice?   | Crystal Rock Finance, LLC  |
| What we do  |  |
| How does Crystal Rock Finance, LLC protect my personal information?   | <p>To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.</p> <p>Our staff is trained to comply with these security measures and access is restricted to personal information to those with a business need.</p>  |
| How does Crystal Rock Finance, LLC collect my personal information?   | <p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>■ Apply for a Loan or Provide Employment Information</li> <li>■ Provide Income Information or Provide Account Information</li> <li>■ Provide Employer</li> </ul> <p>We also collect your personal information from others, such as affiliates or other companies</p>   |
| Why can't I limit all sharing?  | <p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>■ sharing for affiliates' everyday business purposes—information about your creditworthiness</li> <li>■ affiliates from using your information to market to you</li> <li>■ sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p> |
| Definitions   |  |
| <b>Affiliates</b>   | <p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Our affiliates include AAA Checkmate LLC, Brother Loan &amp; Finance Company &amp; Index Financial Services</i></li> </ul>  |
| <b>Nonaffiliates</b>  | <p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>■ <i>Nonaffiliates we share with can include other financial companies</i></li> </ul>  |
| <b>Joint marketing</b>  | <p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> <li>■ <i>Our joint marketing partners include financial services providers</i></li> </ul>   |
| Other important information   |  |
| <p>Your customer relationship is important to us.</p> <p>Corporate Headquarters<br/>7639 W. 63rd St.<br/>Summit, IL 60501</p> <p>800-903-7994</p> |  |