



Thank you for your interest in a Lancaster County Barns open-end revolving account issued by CrediCard National Bank. Applying for an account is simple using our Web Application Kit. Simply print this file, read it, and completely fill out and sign the application for credit. It's then a simple matter of faxing the application page along with a copy of your ID to Lancaster County Barns at 717.427.1548 for processing. It's that easy. A Lancaster County Barns representative will contact you with the credit decision.

Important documents you'll find in this Web Application Kit:

- » **CrediCard National Bank's Privacy Notice**
- » **CrediCard National Bank's Credit Card Account and Security Agreement**
- » **CrediCard National Bank's Credit Application for a Lancaster Barns open-end revolving account**

The Privacy Notice (below) outlines how we gather information about you and what we do with it. It also outlines your rights and our responsibilities in regards to your non-public personal information.

The two-page Credit Card Account and Security Agreement outlines the terms of your Lancaster County Barns account with us. Be sure to read it to understand all the terms and conditions that would apply to your account should you be approved.

Finally, the Credit Application is a simple one-page form which you would fill out and sign should you be interested in applying for credit. Full instructions for the credit application are included on the top of the application.

Again, thank you for your interest. We hope to have you as a customer soon!

Sign up Now, and if Approved, Take Advantage of 6 Months Same as Cash*

*6 Months Same as Cash with the greater of 3% or \$25 Monthly Payment Required

A purchase made under this six (6) months Same as Cash plan requires a monthly payment of the greater of 3% of the purchase amount or \$25.00, and also requires that the purchase be paid in full by its expiration date. The expiration date is the due date of the sixth statement following the purchase. Finance Charges will accrue from the date of purchase at an Annual Percentage Rate of 21.9%. Accrued Finance Charges will be shown on the statements but will be waived if all plan terms described here are met. If any required payment is not posted to your account by its due date or if the entire purchase is not paid by its expiration date then the purchase balance, along with all accrued Finance Charges, will become part of your revolving balance and be subject to revolving terms. Revolving balances are subject to Finance Charges at an Annual Percentage Rate of 21.9%. This offer is subject to credit approval and may expire at any time. A minimum purchase of \$2,000 is required on the Lancaster Barns credit card.

NOTICE OF YOUR FINANCIAL PRIVACY RIGHTS

This is CrediCard National Bank's Privacy Notice. Your account is issued by us.

DISCLOSURE OF INFORMATION - In order to facilitate the marketing of the store's goods and services, we share your nonpublic personal information with the store. However, we do not sell or disclose this information to any other nonaffiliated third parties for marketing purposes. In the event that we hereafter decide to modify our existing policies and practices and provide information to nonaffiliated third parties for marketing purposes, you will receive written notice of the same and be provided with an opportunity to prevent the disclosure of such information.

Nevertheless, we do disclose information to nonaffiliated third parties as necessary to conduct our business or when disclosure is required or permitted by law. Examples of the foregoing include the disclosure of information to: (a) Third parties to enable the same to perform services and functions for us as necessary to effect, administer or enforce a transaction between you and us; Information shared may include nonpublic personal information, date of birth, telephone number, payment history, credit information and balances; (b) Consumer reporting agencies to retrieve or report your creditworthiness and credit history; Information shared may include nonpublic information, payment history including late or missed payments, defaults on your account and credit limits or other credit information; or (c) Law enforcement or regulatory agencies for such purposes as the detection and prevention of fraud.

Information shared with any of the aforementioned may include any information we have on your account legally available to such parties or agencies, even if your account has been closed.

THE CONFIDENTIALITY, SECURITY AND INTEGRITY OF YOUR NONPUBLIC PERSONAL INFORMATION - We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your nonpublic personal information.

CORRECTION OF INFORMATION - We share your information with the store to provide you with the highest level of customer service. We value our relationship with you and would like you to remain one of our customers. If you believe that any of the information that we maintain or provide about you is inaccurate or you have any questions or comments regarding our policies and practices regarding the disclosure of your information, you may contact us at the following toll-free number: 1-800-749-5081.

DEFINITIONS:

Nonpublic personal information means information about you that we collect in connection with providing a financial product or service to you. The information we collect about you may come from: credit applications or other forms you fill out for us, your transactions with us, your transactions with nonaffiliated third parties in connection with your relationship with us, or from consumer credit reporting agencies. Nonpublic personal information does not include information that is available from public sources, such as telephone directories or government records.

An **affiliate** is a company we own or control, a company that owns or controls us, or a company that is owned or controlled by the same company that owns or controls us. Ownership does not mean complete ownership, but means owning enough to have control.

A **nonaffiliated third party** is a company that is not an affiliate of ours.

CrediCard National Bank Credit Card Account and Security Agreement

1. SCOPE OF AGREEMENT. This Agreement establishes the terms and conditions of your open-end revolving Account with CrediCard National Bank, a national banking association with main offices in Tucson, Arizona ("CrediCard"). This Agreement applies to all Credit Cards and Credit Facilities issued to You by CrediCard in connection with its agreement with Lancaster County Barns ("Merchant"). Any Card or Credit Facility issued to You by Us remains Our property and must be returned to Us or to Merchant upon request. Retaining, signing or using, or permitting others to use, the Card or any Credit Facility shall evidence Your consent to this Agreement and all of its terms.

ANNUAL PERCENTAGE RATE (Periodic Rate)	The ANNUAL PERCENTAGE RATE on Your Revolving plan is 21.90% (1.825%).
Grace Period To Repay Balance	You will have from 28 to 31 days to repay Your Revolving Balance, depending on the number of days in the month.
Balance Calculation Method For Purchases	The Average Daily Balance method (including new transactions) is used.
Minimum FINANCE CHARGE	The minimum FINANCE CHARGE , if any, is never less than \$0.50 .
Late Payment Fees	You may be charged and you agree to pay a Late Fee of \$25.00 if the Minimum Payment Due is not received in proper form by the Payment Due Date on your statement.
Same as Cash Purchase Options	Same as Cash purchase options, when offered, will have differing terms.

2. DEFINITIONS. In addition to other terms that may be defined in this Agreement, the following terms when used in this Agreement have the following definitions:

- "Agreement"** means this CrediCard National Bank Credit Card Account and Security Agreement and any amendments thereto.
- "Account"** means the open-end revolving credit account established pursuant to Your Application and this Agreement to which charges are posted based on use of a Card, information from a Card, Credit Facility, or any other device or procedure by which the Account may be accessed in the future.
- "Application"** means the application for credit You completed and returned to the Merchant or Us to request that We extend credit to You under the Account.
- "Card"** means the credit card(s) issued to You by CrediCard National Bank and any future credit card(s) issued to You in connection with the Account.
- "Credit Facility"** means any facility or item such as a blank check, payee-designated check, "convenience" or "special" check, blank draft or other order, or any other means which may, at Our discretion and pursuant to procedures We may adopt from time to time, be issued by Us to You to access the Account.
- "Credit Limit"** means the total dollar amount of the Account which We approved and which You may borrow against according to the terms of this Agreement.
- "You"** and **"Your"** refer to each person who signed an application for the Account, each person who signs or uses the Card or a Credit Facility, and any Authorized User.
- "Authorized User"** means any person You permit to use the Account who has apparent authority to use the Account.
- "We," "Us," and "Our"** means CrediCard National Bank.

3. PURCHASES. You request and authorize Us to extend credit to You under the Account to purchase goods and services ("Purchases") from Merchant. Any refund, adjustment, or credit allowed by Merchant or other person or entity shall not be by cash but rather by a credit to the Account appearing on Your monthly billing statement.

4. PROMISE TO PAY. You promise to pay Us in U.S. dollars for all Purchases, including applicable Finance Charges and other charges or fees, incurred by You or anyone You authorize or permit to use Your Account or the Card even if You do not notify Us that others are using Your Account, Card, or any Credit Facility.

5. PAYMENTS ON THE ACCOUNT. You must pay at least the Minimum Payment Due on Your statement on or before the "Payment Due Date" reflected on Your statement. You may pay more than the Minimum Payment Due at any time. Payments received in proper form at the address indicated on Your statement by 12 p.m. local time on a weekday will be credited as of that day. Weekdays are Monday through Friday, excluding Federal Holidays. Please allow 7 days for payments by regular mail to reach us. For a payment sent by mail to be in proper form You must enclose a valid check or money order in U.S. dollars drawn on a U.S. bank, include Your name and account number on the front of Your check or money order and include the payment coupon from Your statement. Credit to Your account may be delayed if Your payment (a) is not in proper form, (b) is mailed or delivered to an address other than the one listed on Your statement, (c) is sent with other payments or other payment coupons, (d) includes staples, paper-clips, tape, a folded check or a folded money order, or (e) includes correspondence of any kind. As allowed by law, We may accept payments marked "payment in full" (or words of similar intent) without losing any of Our rights to collect the full balance due under the Account and this Agreement.

6. PAYMENT HOLIDAYS. At Our option We may permit You from time to time to skip making the Minimum Payment Due for a specified billing cycle (referred to as a "Payment Holiday"). Even if You accept such a Payment Holiday, We will continue to assess Finance Charges on the unpaid balance of the Account, as disclosed herein. Any Payment Holiday We permit will not affect the terms of this Agreement. The terms of this Agreement remain in force regardless of whether You accept a Payment Holiday.

7. CREDIT LIMIT. You agree not to use or permit others to use the Card, information from the Card, or Credit Facility if such use would cause the balance of the Account to exceed the Credit Limit We set from time to time. We may, at Our option, extend credit under the Account which exceeds the Credit Limit. If We do so, You agree to immediately pay the excess. We

are not obligated to allow any Purchases which will exceed Your Credit Limit and if We do, We are not obligated to do so at a later time. You agree that We may change Your Credit Limit or cancel the Account if You exceed the Credit Limit.

8. FINANCE CHARGE. Finance Charges are calculated each billing cycle. All Revolving purchases are shown as one plan balance upon which Finance Charges are calculated. Same as Cash purchases are each reflected separately on the statement along with their Finance Charge calculation, if any. Finance Charges are calculated by taking the monthly Periodic Rate for a plan and applying it to the Average Daily Balance of the plan. The Average Daily Balance of a plan is determined by taking the Balance from the prior billing cycle for the plan and for each day adding in any new purchases or adjustments for the plan and taking out any payments or credits for the plan. This gives us a Daily Balance for each day of the billing cycle for the plan. These Daily Balances are totaled (excluding credit Daily Balances) and divided by the number of days in the billing cycle giving us the Average Daily Balance. No Finance Charge is imposed in a billing cycle on the Revolving plan if the Balance from the prior billing cycle is paid in full by its Payment Due Date. Finance Charges calculated on Same as Cash purchases are deferred and are waived entirely if the terms of the Same as Cash plan for the purchase are met. The minimum Finance Charge, if any, is never less than \$0.50.

9. MINIMUM PAYMENT DUE. The Minimum Payment Due is 3.00% of the Balance of the Revolving plan or \$25.00, whichever is greater, plus any past due amounts. Payment of more than the Minimum Payment Due but less than the Balance of the Revolving plan will not relieve You of the obligation to pay at least the Minimum Payment Due in any future billing cycle. *Your Minimum Payment Due will never exceed the Balance of the Revolving plan.* If the Balance of the Revolving plan does not exceed Your required Minimum Payment Due for the billing cycle by more than \$5, the Balance of the Revolving plan will be the Minimum Payment Due. If Same as Cash purchase options are offered, their monthly amounts due, if any, will vary.

10. APPLICATION OF PAYMENTS. If you have Special Purchases (Same as Cash) that are due to expire in the current billing cycle and you make a payment before the Special Purchases' Expiration Date that is large enough to pay the Special Purchases' Balances and the Minimum Amounts Due from other purchase plans, we will automatically apply that payment first to the Minimum Amounts Due and next to the Special Purchases that are due to expire. At all other times, payments will be applied in the following order: (1) Revolving Balance Minimum Amount Due, (2) Special Purchases Minimum Amounts Due, in the order they were purchased, (3) Revolving Balance, (4) Special Purchases in the order they are due to expire. Payments applied towards Revolving amounts pay for unpaid Revolving Finance Charges and Late Fees first.

11. RETURNED CHECK FEE. If any check sent to Us in partial or full payment on Your Account is returned to Us unpaid by Your bank, We have the right to charge You a reasonable processing fee of \$25.00. This fee will be in addition to all other Finance Charges or other charges We may collect from You and is not subject to refund or rebate.

12. LATE PAYMENT FEE. You may be charged and you agree to pay a Late Fee of \$25.00 if the Minimum Payment Due is not received in proper form by the Payment Due Date on your statement.

13. SECURITY INTEREST. We retain a security interest under the Uniform Commercial Code in all merchandise charged to Your Account. If You do not make payments on Your Account as agreed, the security interest allows Us to repossess only the merchandise that has not been paid in full. You are responsible for any loss or damage to the merchandise until the price is fully paid. We give up any right to retain or acquire any lien which We might be automatically entitled to by law on Your principal dwelling. This does not apply to a lien created by a court judgment or acquired by a filing as provided by statute.

14. DEFAULT-COLLECTION COSTS. If You make a false statement on Your Application, neglect to pay at least the Minimum Payment Due by the Payment Due Date, or seek protection in bankruptcy, You will be in default of this Agreement and, subject to any right You might have under applicable law to receive notice of Your default and to cure such default, We may declare the entire unpaid balance on Your Account due and payable. If Your Account is referred for collection to an attorney who is not a salaried employee of Ours, You agree to pay Our reasonable attorney's fees, court costs and disbursements, or such lesser amount as may be permitted by applicable law.

15. CHANGE OF TERMS. This Agreement and the terms of the Account may be amended by Us if We send You written notice of the amendment prior to its effective date as required by law. As of the amendment's effective date, the change in terms will apply to the Account, any Revolving balance remaining on the Account and to future Revolving purchases made on the Account.

16. CANCELLATION. WE MAY CANCEL THIS AGREEMENT AS IT RELATES TO FUTURE PURCHASES AT ANY TIME WITHOUT NOTICE OR LIABILITY. YOU AGREE TO RETURN TO US ALL CARDS ISSUED ON YOUR ACCOUNT UPON SUCH CANCELLATION.

17. GOVERNING LAW. You agree that Your obligations under this Agreement represented by charges to the Account are contracted for and become binding when the sales drafts, credit card slips, or other Credit Facilities are accepted by Us and We cause the holders of the same to be paid. You agree that these events occur, and that credit is extended to you in Arizona. You further agree that the laws of the state of Arizona, specifically (i) Arizona Revised Statutes Sections 44-1205(C), (D), and (E), as amended, to the extent the credit limit on Your Account does not exceed \$10,000, and (ii) Arizona Revised Statutes Section 44-1201, as amended, to the extent the credit limit on Your Account exceeds \$10,000, along with the laws of the United States applicable to national banking associations will govern the interpretation and operation of this Agreement and any controversy arising from it. If any provision of this Agreement conflicts with applicable law, You agree that such provision will be deemed amended to comply with applicable law. If that is not possible, then the conflicting provision will be deemed deleted from this Agreement. The remaining provisions of this Agreement will remain in full force and effect.

18. NOTICES. Notices given under this Agreement or relating to the Account will be effective only if given in writing to Us at 100 W. Olmos Drive, Suite 200, San Antonio, Texas 78212, to Merchant and to You at Your last address shown on Our records. You agree to notify Us immediately if Your address changes from that shown on the application You submitted in connection with opening the Account.

19. CREDIT INVESTIGATION AND DISCLOSURE. You agree that We may obtain consumer credit reports from one or more credit reporting agencies or others in connection with opening

or maintaining the Account, increasing the Credit Limit under the Account, or making any extension of credit to You under the Account. We may also ask You for additional information in connection with the Account and request credit reports to verify Your current credit standing. You agree that We may release information to others, such as credit reporting agencies, regarding the status and history of the Account. However, We are not obligated to release any such information unless required by law.

20. CREDIT AUTHORIZATIONS. Some purchases will require Our prior authorization and You may be asked to provide identification. If Our authorization system is not working, We may not be able to authorize a transaction, even if You have sufficient available credit. We will not be liable to You if any of these events happen. We are not responsible for the refusal of anyone to accept or honor the Card or any Credit Facility.

21. MONTHLY BILLING STATEMENT. We will send You a billing statement after each monthly billing cycle in which You have a debit or credit balance in excess of \$1.00. Statements will reflect all Purchases, Finance Charges and Other Charges pursuant to this Agreement for the prior billing cycle. Such statements shall be deemed correct and accepted by You unless You notify Us to the contrary in writing within 60 days of Our mailing such statement to You.

22. CREDIT BALANCES. We will refund any credit balance within seven business days from receipt of Your written request. If You do not request a refund, We will automatically refund any part of this credit balance which remains on Your account after six billing cycles if the amount of the credit balance is in excess of \$1.00.

23. UNAUTHORIZED USE LIABILITY. If any Card or Credit Facility is lost or stolen or otherwise may be used without Your permission (express or implied), You must immediately notify Us orally or in writing at the following phone number or address: 1-800-460-1177 or 100 W. Olmos Drive, Suite 200, San Antonio, Texas 78212. If unauthorized use of a Card occurs before You notify Us of the loss, theft or unauthorized use, You may be liable up to a maximum amount of \$50. If unauthorized use of a Credit Facility occurs, You may be liable for all of the unauthorized use.

24. BALANCE TRANSFERS. If You were offered and accepted an opportunity to transfer a balance from another card, You authorize Us to forward payment on Your behalf on the other card account to the related account issuer's bank. You understand that Your CrediCard National Bank Account will be debited for the transfer amount, and will be assessed Finance Charges as stipulated herein, from the time a check is issued to pay Your current balance. You certify that Your previous credit account is in good standing and You agree to maintain its current status at least until We have forwarded payment on Your behalf. You agree to keep paying the current minimum payment on the other card account until confirmation appears on Your CrediCard National Bank Account statement. You understand that transfers may take 5 to 6 weeks. You authorize Us, or one of Our assigns, to verify the status and balance of such account, and understand that We may, at Our discretion, deny a transfer request. You agree that You continue to be liable to the other card issuer pursuant to the respective card agreement. You understand that We shall not be liable for any matters arising out of or related to such account or for incomplete or inaccurate information provided by You.

25. ASSIGNMENT OF ACCOUNT. We may at any time sell or assign all or any part of Your Account to another creditor without further notice to You. The person(s) to whom We make any such assignment shall be entitled to all of Our rights under this Agreement to the extent assigned. You may not sell, assign, or transfer Your Account without first obtaining Our prior written consent.

26. "SAME AS CASH" - NO MONTHLY PAYMENT REQUIRED. The terms for Purchases made under this option require each Purchase be paid in full by the end of its Same as Cash period but do not require a monthly payment during that period. The end of the Same as Cash period for a purchase is reflected on a statement as the Expiration Date and will appear on each statement during the Same as Cash period. If the terms require that Finance Charges accrue, then they will accrue from the date of purchase but will be waived if you meet the terms. If the terms are not met, any portion of a Purchase which is not paid will become part of Your revolving balance along with accrued Finance Charges, if any, and be subject to revolving terms. Same as Cash plan terms vary.

27. "SAME AS CASH" - WITH MONTHLY PAYMENT REQUIRED. The terms for Purchases made under this option require each Purchase be paid in full by the end of its Same as Cash period and require monthly payments during that period. The end of the Same as Cash period for a purchase is reflected on a statement as the Expiration Date and will appear on each statement during the Same as Cash period. If the terms require that Finance Charges accrue, then they will accrue from the date of purchase but will be waived if you meet the terms. If the terms are not met, any portion of a Purchase which is not paid will become part of Your revolving balance along with accrued Finance Charges, if any, and be subject to revolving terms. Same as Cash plan terms vary.

28. CUSTOMER INFORMATION. You hereby acknowledge and agree that the credit extended by Us to You from time to time is to facilitate Your Purchases from Merchant. You authorize Us to share with Merchant any and all information regarding Your Account and Your non-public information, including but not limited to payment history, credit information, balances, date of birth and telephone numbers.

29. BILLING ERRORS. SEE STATEMENT OF CREDIT BILLING RIGHTS FOR IMPORTANT INFORMATION REGARDING YOUR RIGHTS TO DISPUTE BILLING ERRORS.

NOTICES TO RESIDENTS OF DESIGNATED STATES

CALIFORNIA RESIDENTS ONLY. A married applicant may apply for a separate account. After credit approval, each applicant shall have the right to use this account to the extent of any credit limit set by the creditor and each applicant may be liable for all amounts of credit extended under this account to any joint applicant.

OHIO RESIDENTS ONLY. The 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 of each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

NEW YORK, VERMONT AND RHODE ISLAND RESIDENTS ONLY. You acknowledge that a consumer credit report may be obtained in connection with Your application, or subsequently in connection with the update, renewal or extension of credit. Within 5 business days of Our receipt of Your request, You will be informed whether or not a consumer credit report was ordered, and if it was, You will be given the name and address of the consumer reporting agency that furnished the report. You may request and promptly receive from all such consumer reporting agencies copies of such consumer credit reports. New York residents

may contact the New York State Banking Department (1-800-518-8866) for a comparative list of credit card rates, fees and grace periods.

MARRIED WISCONSIN RESIDENTS ONLY. For married Wisconsin residents, Your signature confirms that this credit obligation is being incurred in the interest of Your marriage or family. No provision of a marital property agreement (pre-marital agreement), unilateral statement under Section 766.59 of the Wisconsin Statutes or a court decree under Section 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 marital property agreement, statement, or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. If Your spouse is not a co-applicant, You must provide Your spouse's name and address by mailing it to Us at CrediCard National Bank; 100 West Olmos Drive, Suite 200; San Antonio, TX 78212. If the credit for which You are applying is granted, Your spouse will also receive notification the credit has been extended to You at the address You furnish to us.

STATEMENT OF CREDIT BILLING RIGHTS Keep This Notice for Future Reference

This notice contains important information about Your rights and Our responsibilities under the Fair Credit Billing Act.

NOTIFY US IN CASE OF ERRORS OR QUESTIONS ABOUT YOUR BILL

If You think Your bill is wrong, or if You need more information about a transaction on Your bill, write Us (on a separate sheet) at the address listed on Your bill. Write to Us as soon as possible. We must hear from You no later than 60 days after We sent You the first bill on which the error or problem appeared. You can telephone Us, but doing so will not preserve Your rights.

In Your letter, give Us the following information:

- Your name and account number
- The dollar amount of the suspected error
- Describe the error and explain, if You can, why You believe there is an error. If You need more information, describe the item You are not sure about.

If We offer an automatic payment option which deducts automatically from Your checking or savings account and You have taken advantage of this option, You can stop payment on any amount you think is wrong. To stop the payment, Your letter must reach us three business days before the automatic payment is scheduled to occur.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE

We must acknowledge Your letter within 30 days, unless We have corrected the error by then. Within 90 days, We must either correct the error or explain why We believe the bill was correct. After We receive Your letter, We cannot try to collect any amount You question, or report You as delinquent. We can continue to bill You for the amount in question, including Finance Charges, and We can apply any unpaid amount against Your credit limit. You do not have to pay any questioned amount while We are investigating, but You are still obligated to pay the parts of Your bill that are not in question.

If We find that We made a mistake on Your bill, You will not have to pay any Finance Charges related to any questioned amount. If We did not make a mistake, You may have to pay Finance Charges, and You will have to make up any missed payments on the questioned amount. In either case, We will send You a statement of the amount You owe and the date that it is due.

Thereafter, if You fail to pay the amount We think You owe, We may report You as delinquent. However, if Our explanation does not satisfy You and You write to Us within ten days telling Us that You still refuse to pay, We must tell anyone We report You to that You have a question about Your bill. And, We must tell You the name of anyone We reported You to. We must tell anyone We report You to that the matter has been settled between Us when it finally is.

If We do not follow these rules, We cannot collect the first \$50 of the questioned amount even if Your bill was correct.

SPECIAL RULE FOR CREDIT CARD PURCHASES

If You have a problem with the quality of property or services that You purchased with Your Card, and You have tried in good faith to correct the problem with the Merchant, You may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- a) You must have made the purchase in Your home state or, if not within Your home state, within 100 miles of Your current mailing address; and
- b) The purchase price must have been more than \$50.00.

These limitations do not apply if We own or operate the Merchant, or if We mailed You the advertisement for the property or services.



Applicant's ID Verified By: _____

Lancaster County BARNES Credit Application

This application asks for information that will allow us to identify you.

Print, read, fill out completely and sign this application. Feel free to call Lancaster County BARNES with any questions at **717-577-3251**. Once you have completed and signed the application, **fax the signed Application and a copy of your Driver's License** (or Military ID) to Lancaster County BARNES at **717-427-1548**. *Be sure to verify that you entered the correct fax number.* A Lancaster County BARNES representative will contact you with the credit decision. Be sure to PRINT all information clearly and sign in the space provided. *If you are filling this application out at a Lancaster County BARNES location, the clerk will verify your ID and sign above.*

QUICK CREDIT APPLICATION

Name: _____ Social Security #: _____ - _____ - _____

Address: _____ City: _____ State: _____ Zip: _____

How Long At Present Address (years): _____ Own: _____ Rent: _____ Birthdate: ____/____/____ (mm/dd/yyyy)

Previous Address (If less than 2 years) _____ # of Dependents: _____

Phone #'s: () _____ Home () _____ Work () _____ Cell

E-Mail Address: _____

Employer: _____ How Long (years)? _____ Occupation: _____ How Long (years)? _____

Alimony, child-support or separate maintenance income need not be revealed if you do not wish to have it considered for this Application.

Applicant's Individual Income Per Month: \$ _____ Household Income Per Month: \$ _____

Checking Account: Yes ___ No ___ Savings Account: Yes ___ No ___ Bank: _____

Do You Have? Visa: ___ Mastercard: ___ Discover: ___ AMEX: ___

Reference/Relative: _____

Reference Phone #: () _____

Applicant's ID: Number: _____

State ('US' for Military): _____

By signing below, I authorize CrediCard National Bank to confirm the information set forth on this Application and to obtain information concerning my credit history and status from third parties. I also authorize you to give out information about the performance of this Account to credit reporting agencies and others who are allowed to receive the information if this Application is approved. I agree to pay according to the credit terms as disclosed hereon. I agree that if you have questions about this Application or the Account which will be set up if this Application is approved, you may contact me by using any information provided on this Application or as updated in the future. I affirm that the information I provided above is true, complete and correct to the best of my knowledge.

X _____
Applicant's Signature Date

IMPORTANT CREDIT INFORMATION

This is an application with CrediCard National Bank for a Lancaster County BARNES open-end revolving Account.

The information below includes the costs associated with this Account. It is accurate as of November, 2008, but may change after that date. To learn what may have changed, you may write to: **CrediCard National Bank, 100 West Olmos Drive, Suite 200, San Antonio, TX 78212.**

Annual Percentage Rate	The annual percentage rate is 21.90% . This translates to a monthly periodic rate of 1.825%.
Grace Period To Repay Balance	You will have from 28 to 31 days to repay Your revolving balance, depending on the number of days in the month.
Balance Calculation Method	The Average Daily Balance method (including new transactions) is used.
Minimum Finance Charge	The minimum Finance Charge, if any, is never less than \$0.50.
Late Payment Fees	You may be charged and you agree to pay a Late Fee of \$25.00 if the Minimum Payment Due is not received in proper form by the Payment Due Date on your statement.
Minimum Payment Due	When the revolving balance reaches: The Minimum Payment Due will be: \$.01 to \$25.00.....the revolving balance. Over \$25.00.....3% of the revolving balance or \$25.00, whichever is greater.
Same as Cash Purchase Options	Same as Cash purchase options, when offered, will have differing terms.

revised 11/20/2008 **43006**

