

I INTEND TO APPLY FOR JOINT CREDIT \_\_\_\_\_ (initials) \_\_\_\_\_ (initials)  
 Applicant Joint Applicant

JOINT APPLICATION WITH \_\_\_\_\_ AND \_\_\_\_\_  
 Applicant Full Name Joint Applicant Full Name

TYPE OF ACCOUNT REQUESTED:  INSTALLMENT LOAN (Sections 1 and 3 apply)  SHEFFIELD CARD (Sections 1, 2 and 3 apply)

DATE	SALES PERSON	DEALER NAME	TELEPHONE NUMBER ( )
PROMOTION	APPROVAL #	REQUESTED AMOUNT	# PAYMENTS
			FAX NUMBER ( )

**APPLICANT INFORMATION**

FIRST NAME \_\_\_\_\_ LAST NAME \_\_\_\_\_ MIDDLE \_\_\_\_\_ JR/SR \_\_\_\_\_

PRESENT STREET ADDRESS (NOT P.O. BOX) \_\_\_\_\_ APT. # \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_ HOW LONG? YEARS \_\_\_\_\_

HOME TELEPHONE \_\_\_\_\_ CELL PHONE \_\_\_\_\_ SOCIAL SECURITY # \_\_\_\_\_ BIRTH DATE \_\_\_\_\_  OWN  RENT FREE  RENT  UNKNOWN

MAILING ADDRESS IF DIFFERENT FROM ABOVE \_\_\_\_\_ APT. # \_\_\_\_\_ CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

EMAIL ADDRESS *By providing, I agree that Sheffield may use this email address to correspond with me regarding my personal account information.*

**EMPLOYMENT INFORMATION • SELF EMPLOYMENT**

CURRENT EMPLOYER (IF SELF EMPLOYED, BUSINESS NAME) \_\_\_\_\_ BUSINESS TELEPHONE NUMBER \_\_\_\_\_

EMPLOYER ADDRESS \_\_\_\_\_ HOW LONG? YRS. - MOS. \_\_\_\_\_ GROSS MONTHLY INCOME\* \_\_\_\_\_  
\*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_ POSITION \_\_\_\_\_

CHECK IF LOAN TO BE IN BUSINESS NAME ABOVE. GUARANTY AGREEMENT REQUIRED.

NAME OF NEAREST RELATIVE NOT LIVING WITH YOU \_\_\_\_\_ TELEPHONE NUMBER \_\_\_\_\_

CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP CODE \_\_\_\_\_

**BANK INFORMATION**

BANK NAME \_\_\_\_\_ STATE WHERE ACCOUNT OPENED \_\_\_\_\_

<b>EQUIPMENT INFORMATION</b>	<b>MANUFACTURER/MAKE:</b>	<b>MODEL:</b>	<b>VIN/SERIAL#:</b>	<b>PRICE:</b>
	1 .....			\$ .....
	2 .....			\$ .....
	3 ACCESSORIES AND OTHER CHARGES/FEES (LIST) .....			\$ .....
	<b>NOTICE TO DEALER:</b> THIS INFORMATION WILL BE USED TO PREPARE YOUR CUSTOMER'S CONTRACT. INCORRECT INFORMATION WILL DELAY FUNDING.			<b>TOTAL (LINES 1-3)</b> ..... \$ .....
			LESS CASH DOWN PAYMENT..... - \$ .....	
			LESS TRADE IN*..... - \$ .....	
*If equipment being traded in is financed through Sheffield, call us for pay-off and instructions.			REQUESTED AMOUNT..... \$ .....	

**IMPORTANT INFORMATION ABOUT ACCOUNT OPENING PROCEDURES:** Federal law requires all financial institutions, prior to account opening, to obtain, verify, and record information that identifies each person who asks to open an account.

**WHAT THIS MEANS TO YOU:** When you apply for credit, we will ask your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents. Failure to provide the required information may result in denial of your request to open an account.

**DEALER USE ONLY**

APPLICANT'S DRIVER'S LICENSE NUMBER \_\_\_\_\_ STATE \_\_\_\_\_ EXP. DATE \_\_\_\_\_ JOINT APPLICANT DRIVER'S LICENSE NUMBER \_\_\_\_\_ STATE \_\_\_\_\_ EXP. DATE \_\_\_\_\_

DEALER/EMPLOYEE NAME COMPLETING DRIVER'S LICENSE INFORMATION \_\_\_\_\_  SIGNATURES MATCH  PHOTOS MATCH

**SECTION 1 PLEASE PRINT CLEARLY**

## JOINT APPLICANT INFORMATION

An additional card will be issued to you. The primary card holder (and joint applicant, if any) will be jointly and severally liable for all purchases made and all amounts due on the account.

FIRST NAME _____		LAST NAME _____		MIDDLE _____	JR/SR _____
PRESENT STREET ADDRESS (NOT P.O. BOX) _____		APT. # _____	CITY _____	STATE _____	ZIP CODE _____ YEARS _____
HOME TELEPHONE _____	CELL PHONE _____	SOCIAL SECURITY # _____		BIRTH DATE _____	
MAILING ADDRESS IF DIFFERENT FROM ABOVE _____		APT. # _____	CITY _____	STATE _____	ZIP CODE _____

**EMPLOYMENT INFORMATION • SELF EMPLOYMENT**

CURRENT EMPLOYER (IF SELF EMPLOYED, BUSINESS NAME) _____		BUSINESS TELEPHONE NUMBER _____			
EMPLOYER ADDRESS _____		HOW LONG? YRS. - MOS. _____	GROSS MONTHLY INCOME* _____		
*Alimony, child support or separate maintenance income need not be revealed if you do not wish to have it considered as a basis for repaying this obligation.					
CITY _____	STATE _____	ZIP CODE _____	POSITION _____		

### Truth In Lending Disclosure - SHEFFIELD CARD ONLY

INTEREST RATES AND INTEREST CHARGES	
<b>ANNUAL PERCENTAGE RATE (APR) for Purchases (Standard Rate)**</b>	As of 3/1/11, the Standard Rate is <b>17.99%</b> , which may vary monthly based on <i>The Wall Street Journal</i> Prime Rate.
<b>PENALTY APR AND WHEN IT APPLIES</b>	As of 3/1/11, the Penalty APR is <b>23.99%</b> , which may vary monthly based on <i>The Wall Street Journal</i> Prime Rate. This APR may be applied to your account if you ever fail to pay the Minimum Payment Due within 60 days of the Payment Due Date. The Penalty APR will apply until you make six consecutive minimum payments when due.*
<b>How To Avoid Paying Interest On Purchases</b>	<b>NONE.</b> There is No Grace Period for repayment of the balance of purchases.
<b>For Credit Card Tips from the Federal Reserve Board</b>	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at <a href="http://www.federalreserve.gov/creditcard">http://www.federalreserve.gov/creditcard</a> .
FEES	
<b>ANNUAL FEE</b>	<b>NONE</b>
<b>Penalty Fees • LATE FEE</b>	<b>Up to \$25.00. If the minimum payment is not received by the due date, you will be charged this fee for each occurrence.</b>

**How We Calculate Your Balance:** We use a method called "Balance Subject to Interest Rate (Average Daily Balance) (including new purchases)."

\*If at any time you fail to pay the Minimum Payment on your Account within 60 days of the Payment Due Date, the Penalty APR will apply to all existing balances on your Account and all new transactions 45 days after Sheffield provides you with notice of the change to the Penalty APR. Once the Penalty APR applies, if you make any required Minimum Payment by the Payment Due Date for six (6) consecutive billing periods, the Standard Rate (rather than the Penalty APR) will apply to all existing balances on your Account and all new transactions beginning with the first day of the billing period reflected on the next Statement. If your Minimum Payment has been modified by a Promotional Offer, once your Account changes to either the Penalty APR or Standard Rate, your Minimum Payment will be the greater of \$10 or 3% of the original purchase amount, plus any applicable fees and charges as of your Statement's closing date. HOWEVER, if your APR and/or Minimum Payment had previously been modified by a Promotional Offer, once the Penalty APR applies, if you make any required Minimum Payment by the Payment Due Date for six (6) consecutive billing periods beginning with the first billing period immediately following application of the Penalty Rate, your Promotional Offer will be restored, unless it has expired, and your Account will be returned to the APR, Minimum Payment, and any remaining promotional period in effect before the application of the Penalty Rate, but the original Promotional Offer expiration date will not be extended by the Penalty Rate period.

The Prime Rate used to determine your APR is the most recent Prime Rate published in the "Money Rates" section of *The Wall Street Journal* on the last business day of the month preceding the first day of each billing period. For example, the prime rate used for the billing period beginning July 1 will be that published on the last business day in June. The Standard Rate APR is determined monthly by adding 10.80% to the Prime Rate, subject to a minimum of 17.99% if the Prime Rate falls below 7.19%. The Penalty APR is determined monthly by adding 19.80% to the Prime Rate, subject to a minimum of 23.99% if the Prime Rate falls below 4.19%.

\*\*A documentation fee of up to \$500 may be applied to your account depending on the purchase being made. The documentation fee constitutes an Interest Charge, which will be added to the purchase balance.

The Promotional Offer, documentation fee and other charges may be negotiated with Merchant/Dealer who may receive a portion of the Interest Charge or other charges and may affect the cost of your loan.

The above information about the costs of the Card was printed on March 1, 2011, and was accurate as of that date. This information may change after that date. To find out what may have changed, write to us at Sheffield Financial, a division of BB&T Financial, FSB, P.O. Box 1704, Clemmons, NC 27012 or call toll-free 1-888-438-8837.

If this Application for credit ("Application") is for a Sheffield Card, I hereby certify that I have read and agree to the terms set forth in the above Truth in Lending Disclosures in Section 2, which contain important rate, fee, and other cost information.

This Application is to Sheffield Financial, a division of BB&T Financial, FSB ("Sheffield"). If this Application is for a Sheffield Card, by submitting this Application, I ask that Sheffield issue me a credit card if my Application is approved. I have read this Application, and everything stated in it is true. I authorize Sheffield to check my credit, employment history, or any other information, and to report such information, and its credit experience with me, to others. I am at least 18 years of age.

I consent for Sheffield to obtain a consumer credit report or consumer credit reports in conjunction with this request and, if credit should be granted, to also obtain in connection with the same account, future credit reports for the purposes of reviewing the account, increasing the credit line, collection action, or other legitimate purpose.

I hereby certify that the property purchased pursuant to this Application is for my personal and/or business use; that I am fully responsible for making all payments for such property; that such property will be in my possession or under my control until the amount financed and all interest charges have been paid in full; and that I am not purchasing any property financed through Sheffield for the benefit or use of another without the prior written approval of Sheffield.

Married Wisconsin Residents: If you are married, your signature confirms that any obligation under this account will be incurred in the interest of your marriage or family. No provision of any marital property agreement, unilateral statement, or court order applying to marital property will adversely affect a creditor's interests unless the creditor, prior to the time credit is granted, is furnished with a copy of the agreement, statement, or court order, or has actual knowledge of the provision.

**SIGNATURE (Primary Applicant)** \_\_\_\_\_ **DATE** \_\_\_\_\_

**SIGNATURE (Joint Applicant)** \_\_\_\_\_ **DATE** \_\_\_\_\_