



APPLICATION AND INITIAL CARDHOLDER DISCLOSURE

A credit service of GE Money Bank

For WI residents, if you are applying for individual credit or joint credit with someone who is not your spouse, combine your and your spouse's financial information on the application form.

1. APPLICANT INFORMATION: Please tell us about yourself.

Form section for Applicant Information including Name, Address, Date of Birth, Social Security No., Home Phone No., Mailing Address, and Housing Information.

2. CO-APPLICANT INFORMATION (COMPLETE ONLY IF - CO-APPLICANT WILL RECEIVE A "SOUTHERN STATES/AGWAY CREDIT CARD")

Form section for Co-Applicant Information including Name, Address, Date of Birth, Social Security No., Home Phone No., Mailing Address, and Housing Information.

3. APPLICANT and CO-APPLICANT: We need your signature(s) below

I am providing the information in this application to GE Money Bank ("GEMB"), to Southern States/Agway to dealers ("Dealers") that accept the Southern States/Agway Credit Card ("Card") and to program sponsors, and asking GEMB to issue me a Card. By applying for this account, I authorize and agree that:

- List of terms and conditions including GEMB may furnish this and other information about me, GEMB may make inquiries, and the agreement includes an arbitration provision.

Federal law requires us to obtain, verify and record information that identifies you when you open an account. We will use your name, address, date of birth, and other information for this purpose.

Please note that you must reside in the United States and be 18 years or older to apply.

Signature lines for Applicant and Co-Applicant with 'X' marks and 'Date' labels.

PROTECT YOUR CREDIT CARD ACCOUNT WITH ACCOUNT SECURITY - (Optional)

By signing to purchase Account Security, I acknowledge that I do not need to purchase Account Security to get credit. A store associate has read me the disclosures set forth below...

YES, I would like to purchase Account Security Sign Here to Enroll X
Account Security is not available for residents of Alabama and Mississippi.

Store Associates who solicit applications for Account Security must read the following disclosure to the customer:

- 1) Account Security is optional and your decision whether to purchase or not will not affect your application or the terms of any existing credit agreement you have with the issuing bank. 2) You will get complete terms of the Account Security program in the mail before your first payment for Account Security is due. 3) You should carefully read the detailed summary of terms, eligibility requirements, conditions and exclusions that could prevent you from receiving Account Security benefits.

I have read the disclosures set forth to the customer.

Store Associate Initials ; Store Associate Name

FOR RETAILER USE ONLY (Validation of Customer I. D.) table with columns for Retailer #, Account #, Issuance State, Exp. Date, Applicant 1st ID, Applicant 2nd ID, etc.

DETACH HERE