

# Nebraska Furniture Mart®

## Credit Card Application

(402) 397-6100 • 1-800-359-1200

Revolving Card Account Number

**Please fill out this form & sign agreement on the next page.**

### SECTION A - INFORMATION REGARDING PRIMARY APPLICANT

<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.	First Name	Middle	Last Name	Social Security Number			Date of Birth
Street Address		City	State	Zip Code	Years at Residence	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Home Phone ( )
Employer (IF SELF - Name of Business)		Job Title (Military - List Pay Grade)		<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	Yearly Salary	Years Employed	Work Phone ( )
Nearest Relative (other than Joint Applicant)		Street Address		City	State	Zip Code	Phone ( )

### SECTION B - INFORMATION REGARDING JOINT APPLICANT

Relationship of Joint Applicant  Spouse  Other

<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms.	First Name	Middle	Last Name	Social Security Number			Date of Birth
Street Address		City	State	Zip Code	Years at Residence	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other	Home Phone ( )
Employer (IF SELF - Name of Business)		Job Title (Military - List Pay Grade)		<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	Yearly Salary	Years Employed	Work Phone ( )

### SECTION C - BANK REFERENCE

Where do you bank?	Location	Mother's Maiden Name (To help prevent unauthorized use)
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### SECTION D - OTHER INCOME if you rely on alimony, child support or income of another person as the basis for repayment of the credit requested.

Alimony Per Month	Child Support Per Month	Other - Please Specify
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### SECTION E - PAYMENT PROTECTION AUTHORIZATION

**Yes!** I wish to enroll in Optional Payment Protection. I have read and agree to the cost, benefits and exclusions noted in this brochure. I understand that enrollment is optional, I am free to cancel at any time and I can purchase property coverage from any insurer I choose.

Initial Here to Enroll Date  
(either applicant may initial)

Print Name of Cardholder to be Primary Insured

Print Name of Cardholder to be Co-Insured Policy for Life and Family Leave Coverage

Form J472

Forms 10085  
Rev 9/2009

### IDENTIFICATION (Valid Drivers License, State ID or Military ID) if in store, must be filled out by associate

PRIMARY APPLICANT ID				JOINT APPLICANT ID			
<input type="checkbox"/> Drivers License	State	Identification Number	Expiration Date	<input type="checkbox"/> Drivers License	State	Identification Number	Expiration Date
<input type="checkbox"/> State ID				<input type="checkbox"/> State ID			
<input type="checkbox"/> Military ID				<input type="checkbox"/> Military ID			

### FOR OFFICE USE ONLY

<input type="checkbox"/> Pre-Approval <input type="checkbox"/> In-Store <input type="checkbox"/> Mail	Credit Limit \$	Reference Account #	Notes	Initials	Date	Time
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**IMPORTANT! Turn to page 2 to sign agreement. Thank You!**



## BILLING RIGHTS SUMMARY

### What To Do If You Think You Find A Mistake On Your Statement

If you think there is an error on your statement, write to us at: Nebraska Furniture Mart, Inc., NFM BILLING INQUIRIES DEPARTMENT, PO BOX 3000, Omaha, NE 68103.

In your letter, give us the following information:

- *Account information:* Your name and account number.
- *Dollar amount:* The dollar amount of the suspected error.
- *Description of problem:* If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us within 60 days after the error appeared on your statement.

You must notify us of any potential errors *in writing*. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

While we investigate whether or not there has been an error, the following are true:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

### Your Rights If You Are Dissatisfied With Your Credit Card Purchases

If you are dissatisfied with the goods or services that you have purchased with your credit 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 purchase.

To use this right, all of the following must be true:

1. The purchase must have been made in your home state or within 100 miles of your current mailing address, and the purchase price must have been more than \$50. (Note: Neither of these are necessary if your purchase was based on an advertisement we mailed to you, or if we own the company that sold you the goods or services.)
2. You must have used your credit card for the purchase. Purchases made with cash advances from an ATM or with a check that accesses your credit card account do not qualify.
3. You must not yet have fully paid for the purchase.

If all of the criteria above are met and you are still dissatisfied with the purchase, contact us *in writing* at: Nebraska Furniture Mart, Inc., NFM BILLING INQUIRIES DEPARTMENT, PO BOX 3000, Omaha, NE 68103.

While we investigate, the same rules apply to the disputed amount as discussed above. After we finish our investigation, we will tell you our decision. At that point, if we think you owe an amount and you do not pay we may report you as delinquent (and exercise other rights per your agreement with us).

## Important Privacy Notice

### About Your Account

We wish to inform you about our policies and practices with regard to gathering certain private information about you and using this information for our own purposes. We also wish to inform you about our policies and practices with regard to the disclosure of private information we have gathered about you to third parties, including disclosure to third parties that are considered under law to be our “affiliates,” and disclosure to third parties that are considered to be “nonaffiliated.” (An “affiliate” is any company that controls us, is controlled by us, or is related to us in that it is controlled by a company that also controls us. A “nonaffiliated third party” means anybody or any entity that is not an affiliate.)

“Private information” is information that we have gathered about our credit customers that is not public information. Specifically, we mean personally identifiable financial information about you a) that you provide to us to obtain credit, b) which results from any credit transaction with you or credit service performed for you, or c) which is otherwise obtained by us. It does not include information that is otherwise publicly available, either by observation or in sources of information such as phone directories and public courthouse records. However, listings of information that is generally public, such as names and addresses, are considered to be private to the extent that they are derived from private information we have about you. For example, under most circumstances, a list of the names and addresses of all or some of our credit customers would be considered private information. On the other hand, information about our customers or their account activities that contains no personally identifiable information is not private.

We take your privacy very seriously. Generally, it has been our practice to keep our credit customer’s private information to ourselves except when necessary to perform certain marketing functions, to fulfill our contractual obligations to our customers, to enforce our contractual rights, or to exercise certain other rights allowed by law. We have several layers of security in place to protect against unlawful access by or inadvertent disclosure to unauthorized persons.

We are required by Federal law to provide you with this notice at the time you apply for credit with us, even if we decline your application, and at least annually while you have a credit relationship with us.

## **GENERAL PRIVACY INFORMATION**

### **CATEGORIES OF PRIVATE INFORMATION WE COLLECT**

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms, including online registrations, such as the name and address of you and any joint account holder, phone numbers, dates of birth, credit references, employment and salary information, social security numbers, and other security information
- Information about your transactions with us, our affiliates, or others, including purchase and payment information
- Information we receive from consumer reporting agencies about your creditworthiness
- Information we receive from other sources, such as from your employer, from providers of marketing and demographic information, and from other third parties

### **CATEGORIES OF PRIVATE INFORMATION WE MAY DISCLOSE**

We may disclose or provide access to all of the information we collect, as described above, to our marketing companies, to other companies acting on our behalf as our attorneys or agents, or to other financial institutions with which we have joint marketing agreements. We disclose information about your credit transactions, credit balances, and payment history with us, including your account number, to consumer credit reporting agencies. Otherwise, nonpublic personal information about our credit customers is not disclosed except for legal or business purposes as otherwise permitted by law.

### **CATEGORIES OF PERSONS TO WHOM PRIVATE INFORMATION IS OR MAY BE DISCLOSED**

We may disclose or provide access to private information to companies that perform marketing services on our behalf, to other companies acting on our behalf as our attorneys or agents, or to other financial institutions with which we have joint marketing agreements. We disclose information to consumer credit reporting agencies. Otherwise, we do not disclose any private information to anyone, except for legal and business purposes as otherwise permitted by law.

### **CATEGORIES OF PERSONS TO WHOM PRIVATE INFORMATION IS OR MAY BE DISCLOSED UNDER EXCEPTION FOR PARTIES WHO PROVIDE SERVICES FOR US OR WHO FUNCTION ON OUR BEHALF**

We think we offer some of the finest merchandise at some of the best prices around, and we use private information we have collected about you to tell you about special offers we are extending, including special sales, special financing terms, or contests or other promotions. From time to time, we enlist the aid of marketing and advertising professionals to assist us in reaching as many customers as possible with our message, or to reach a certain category of customer who may be particularly interested in certain offers. Our marketing arrangements include appropriate written provisions preserving the confidentiality of any information disclosed to our marketing or advertising companies.

## **PRIVACY POLICIES AND PRACTICES**

### **OUR POLICIES WITH REGARD TO DISCLOSING PRIVATE INFORMATION ABOUT YOU TO AFFILIATES AND TO NONAFFILIATED THIRD PARTIES**

We do not disclose any nonpublic personal information about our credit customers to anyone, including affiliates and nonaffiliated third parties, except as mentioned herein and as otherwise permitted by law. We do not sell information about our customers.

### **OUR POLICIES WITH REGARD TO DISCLOSING PRIVATE INFORMATION ABOUT PERSONS WHO HAVE CEASED TO BE CUSTOMERS OF NEBRASKA FURNITURE MART, INC. TO AFFILIATES AND NONAFFILIATED THIRD PARTIES**

We do not disclose any nonpublic personal information about our past or present credit customers to anyone, including affiliates and nonaffiliated third parties, except as mentioned herein and as otherwise permitted by law. We do not sell information about our customers, past or present.

### **OUR SAFEGUARDS FOR PROTECTING PRIVATE INFORMATION WE HAVE GATHERED ABOUT YOU**

Access to your private information by our employees, attorneys, and agents is controlled by a security clearance system. We restrict access to nonpublic personal information about you to only those employees who may need to know that information to provide products or services to you, to answer your questions, to perform certain marketing functions, to fulfill our contractual obligations to you, to enforce our contractual rights, or to exercise certain other rights allowed by law. We store your private information on a computer system to which access is controlled by a security clearance system, and can only be obtained on an as needed basis by our employees and programming and hardware consultants. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

### **YOUR RIGHT TO OPT OUT OF CERTAIN DISCLOSURES TO AFFILIATES AND NONAFFILIATED THIRD PARTIES**

Under Federal law, you have the right to prevent companies that share their private information about their customers from disclosing nonpublic personal and financial information about you. Nebraska Furniture Mart, Inc., however, does not share such information with affiliates or with nonaffiliated third parties except as allowed by law, so you do not have to do anything to prevent disclosure of your private information. If at any time we change our policies in this regard, we will let you know in advance and provide you with directions on how to be removed from the disclosure list.