

NEA PERSONAL LOAN[®] REQUEST FORM

PRIORITY CODE

UABJRV

Yes, I wish to apply for the NEA Personal Loan.

It's Easy to Apply!

1. Complete the brief request form
2. Sign, date, and fax.

Before completing this application, you should be able to answer "Yes" to this question:

Is your credit history clear of bankruptcies and seriously delinquent accounts?

Yes No (check one)

THE INFORMATION YOU PROVIDE ON THIS APPLICATION ENABLES US TO VERIFY YOUR IDENTITY AS REQUIRED BY FEDERAL LAW. IF THE ADDRESS YOU PROVIDED WAS NOT A STREET ADDRESS, WE ARE REQUIRED TO OBTAIN A STREET ADDRESS.

Credit Line Requested Up To \$ _____ * Preferred Initial Monthly Repayment Term : 36 48 60
Some repayment terms may not be available for certain credit lines.

Please complete this application. Please print clearly in blue or black ink.

Name (First, M.I., Last)

Street Address (No P.O. Boxes)

City

State

Zip

Social Security Number/Tax ID Number

Date of Birth

Mother's Maiden Name (for security purposes only)

Home Phone No.

Years at Present Address
Years ___ Mos ___

Rent ___
Own ___
Buying ___

Other (explain)

Monthly Housing Payment

Name of Mortgage Holder/Landlord

Previous Address (If less than 3 Years at present address)

City/State/Zip

Years There

Present Employer

City/State/Zip

Time with Employer
Years ___ Mos ___

Position/Job Title

Total Time in Present Profession
Years ___ Mos ___

Work Phone No.

Federal law requires that we collect income information to determine your ability to pay.

Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repayment.

Annual Salary

\$ _____

Additional Income

\$ _____

Source of additional income

Total Household Income

\$ _____

Previous Employer Name (if at present employer less than 3 years)

City/State/Zip

Time with Employer
Years ___ Mos ___

Position/Job Title

Country of Citizenship

BY SUBMITTING THIS APPLICATION, YOU AGREE TO THE CONDITIONS BELOW, DETAILS OF THE OFFER AND OTHER ACCOUNT INFORMATION APPEARING WITH THIS APPLICATION AND TO BE BOUND BY EACH OF THE TERMS OF THE ACCOUNT AGREEMENT. YOU AUTHORIZE US TO USE THE INFORMATION IN THIS APPLICATION, AND ANY OTHER INFORMATION WE OR OUR AFFILIATES HAVE ABOUT YOU, TO DETERMINE YOUR ABILITY TO PAY, AS REQUIRED BY FEDERAL LAW.

You are at least 18 years of age and either a United States citizen or a permanent resident of the U.S., or you are at least 21 years of age and a permanent resident of Puerto Rico. You authorize FIA Card Services, N.A. (hereinafter "we," "us" or "our") to review your credit and employment histories and any other information in order to process this application, service your account and manage our relationship with you. You consent to our sharing of information about you and your account with NEA's Member Benefits Corporation. You authorize us to share with others, to the extent permitted by law, such information and our credit experience with you. In addition, you may as a Customer later indicate a preference to exempt your account from some of the information-sharing with other companies ("opt-out"). If you accept or use an account, you do so subject to the terms of this application, and the Account Agreement as it may be amended or supplemented; you also agree to pay all charges incurred under such terms. If we have received another credit application from you within the past 90 days, we may consider this application to be a duplicate. You consent to and authorize us, any of our affiliates, or our marketing associates to monitor and/or record any of your phone conversations with any of our representatives. Any changes that you make to the terms of this application will have no effect. By signing this application, I certify that I am an NEA member or part of an NEA member's family.

Applicant, Please Sign Here: _____

Date _____

Please fax completed application to Consumer Finance, **302-457-5730**

Important Legal Disclosures

*Upon approval, we will establish your credit line between \$3,000 and \$25,000 based on creditworthiness.

We will set your initial variable APR between 11.99% and 18.99%, based on creditworthiness. Your APR will vary with the market based on the Prime Rate as set out in the Variable-Rate Information section of your Account Agreement. We reserve the right to change your APR, fees, or other credit terms at our discretion in accordance with the Account Agreement and applicable law. You will need to make extra payments or larger payments if the APR increases. Repayment term and payment amount are estimates which may change if, for example: your APR changes, you make late or partial payments, we assess fees, or you take additional advances. 2% transaction fee on each advance (minimum fee \$5; there is no maximum). Transaction fee is added to balance and accrues interest charges. Other fees may apply.

You may request additional advances on this account. For each additional advance, we will restart your monthly repayment term and recalculate your monthly payment amount.

We may prohibit use of this account to pay off or pay down any account issued by FIA Card Services, N.A.

This information about the account described in this application is accurate as of 12/31/10. The information may have changed after that date. To find out what may have changed, please call 1-866-266-0211.

This account has been developed for NEA members and their families only. Eligible NEA family members include parents, spouse (or domestic partner) and children. If a member decides not to renew membership, that person and his/her family will no longer be eligible to receive the preferred rates and fees offered through the NEA Personal Loan Program. If eligible, a replacement account may be offered.

The NEA is not involved in the credit decision process. All applications are subject to a confidential standard review by FIA Card Services, N.A. This account is issued and administered by FIA Card Services, N.A.

Absolutely no membership dues are used to market this program.

The NEA Personal Loan is a federally registered service mark of NEA's Member Benefits Corporation and is a financial service provided by FIA Card Services, N.A., used pursuant to license.

The Bank of America® Privacy Policy is available at www.bankofamerica.com and accompanies your new account materials.

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