



Dear Merchant:

Enclosed you will find VERY IMPORTANT INFORMATION about your new **Yard Card & Yard Card Plus** Financing Credit Card programs, administered through TD Retail Card Services (TDRCS), a Division of TD Bank, N.A.

First and foremost, you have been assigned a Merchant, Store, and Fast App number. These numbers are very important for the day-to-day processing of all of your business with TDRCS. Please refer to these new merchant and store numbers, listed in the enclosed postcard, when contacting TDRCS. When calling in a credit application or sales authorization, always mention your assigned TDRCS store number and the corporate name that you are associated with.

For example: Jane Smith's Store - Yard Card or Jane Smith's Store - Yard Card Plus

All of the necessary toll free numbers are listed below. Keep in mind that your TDRCS store number is required to complete each transaction. You will find this information on the postcard that we have enclosed.

- ▶ FAST APPLICATION 1-866-808-5807
- ▶ SALES AUTHORIZATION 1-800-808-6950
- ▶ CALL-IN APPLICATION 1-800-808-6950
- ▶ MERCHANT SERVICES 1-800-538-3638
- ▶ COMMERCIAL CALL-IN 1-800-556-5010 (to check status of **commercial business applications only**)

As your National Account Manager, I am here to help you. Therefore, if you need anything feel free to call me at 1-800-877-7467 x 3186.

We at TDRCS look forward to a long and mutually beneficial relationship with you.

Sincerely,

A handwritten signature in blue ink that reads 'Michael Lupo'. The signature is written in a cursive style and is positioned to the left of a vertical line.

Michael Lupo
Senior National Account Manager - VP
TD Retail Card Services
(800) 538-3638 x3186



New Application Income Fields:

1. Effective February 22, 2010, new industry regulations mandated that customer income be captured on our credit card applications and along with credit bureau attributes help to determine the customer’s ability to qualify for the pending loan.

2. **Monthly Gross Income** is the **Total Household Income** – consisting of current salary including Bonus Pay, tips, wages, commission, etc...

3. Other Monthly Gross Income should take into consideration sources of income such as:

- Other household income
- Spousal Income
- Public assistance
- Rental income
- Pensions, annuities, dividends Etc...

4. The customer must complete both income fields as accurately as possible to ensure a proper application response.

5. Failure to provide income or entering \$0 in the Monthly Gross Income field may result in an automatic decline.

6. Please be reminded that all credit applications should be completed in their entirety, otherwise they maybe subject to chargeback.

CREDIT CARD ACCOUNT APPLICATION						
APPLICATION MUST BE SIGNED. Please print in CAPITAL LETTERS and avoid contact with the lines: S M I T H PPSWS(0210)						
APPLICANT Please print and complete all blocks. Incomplete form may result in the decline of your application.						
First Name		Last Name			Sr., Jr., Other	
Resident Address (Street Address Only)				Apt. #		
City		State	Zip	Yrs-Months at Address		
Social Security #		Birth Date - MM-DD-YYYY				
If you wish to use a P.O. Box for billing purposes, check here <input type="checkbox"/>		PO Box	City	State	Zip	
Previous Address (if less than 5 years)		City	State	Zip		
Home Phone #		Email Address (optional) By providing an E-mail address, I consent to receive E-mail communications and promotional offers related to my Account			Mother's Maiden Name	
Employer		Years/Months Employed	Occupation		Business Phone #	
Housing Information <input type="checkbox"/> Own <input type="checkbox"/> Rent	Monthly Mortgage/Rent Payment \$	Monthly Gross Income \$	Other Monthly Gross 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.		Source