

# Credit Application Instructions

## Hunter's Friend Store Card by GE Money Sport



Thank you for deciding to apply for the Hunter's Friend GE Money Sport Card. We look forward to working with you and we hope you are pleased with our convenient customer credit program. In order to offer you competitive financing, we need to gather some information to submit to GE Money Bank. It only takes a few minutes to complete the application process and we have a number of options available. This instruction bulletin will walk you through the process and answer many of your questions.

**Privacy/Security:** We take your privacy and security seriously. Hunter's Friend absolutely WILL NOT sell, rent, disclose, or otherwise share your private information to anyone except the granting financial institution (GE Money Bank). Information is submitted to GE Money Bank via a hand-keyed standalone terminal. So your information WILL NOT be stored on any type of web-server or network. The information we gather is stored as locked hard-copies only and all information is used exclusively for the purpose of issuing you a Hunter's Friend GE Money Sport Card.

### PHONE/INSTANT APPLICATIONS

The simplest way to apply is by phone. The process takes only a few minutes and we generally receive a response within seconds. When you call to apply, have the following information ready:

- Full Legal Name
- Date of Birth
- Social Security Number
- Home Phone
- Home Address
- Housing Status (Own/Rent/Other)
- Total Annual Income
- Credit Limit Requested
- Driver's License or Other Government Issued ID Information (ID Check #1)
- A Credit Card's Expiration Date and name of issuing Bank (ID Check #2)
- Co-Applicant's Information (if co-applicant is used)

All GE Money Sport Applications are subject to the Credit Card Accountability, Responsibility and Disclosure Act of 2009. So after obtaining the required information, our agent will read you the required disclosures and then ask for your permission to process the application. We will then submit your application while you wait. If your application is approved, we can immediately proceed with processing your order.

## **PAPER APPLICATIONS**

**1) To Obtain Paper Application:** If you prefer to apply with a hard-copy of the application, we will gladly mail or fax you a copy of the GE Money Sport Application (1 page) and Agreement (6 pages). To request a paper application, call our office at 1-877-410-7811 or use our request form at <http://www.huntersfriend.com/customer-finance-program.htm>.

**2) Fill Out Your Application:** Please use a black ink pen and print neatly when filling out your application. If you are applying without a co-signer (co-applicant), you only need to fill out Section 1 and the shaded area of Section 3. If you are applying with a co-applicant, please make sure all of Sections 1, 2, and 3 are completed. Be sure not to skip boxes or omit any required information. One of the most common reasons for declined applications is incomplete or missing information on the application.

**3) Sign and Date Your Application:** When you have completed your application and read the GE Money Sport agreement, please sign and date your application. If you are applying with a co-applicant, please make sure you each sign and date the application.

## **RETURNING THE APPLICATION**

When you are finished with your application, you can submit the application back to our store using one of the following methods. You **ONLY** need to return the 1st page of the application. Please keep pages 2-7 for your reference.

**1) Submit Application by Mail:** To submit by mail, please mail your completed application to the following address

Hunter's Friend LLC  
GE Money Sport Processing  
340 Low Gap Fork  
Oil Springs, KY 41238

**2) Submit Application by Fax:** If you prefer to fax in your application, please fax to the number below. Be sure to include your return fax number.

(606) 297-1009

**3) Submit Application by Email:** If you prefer to send your application electronically, please scan your completed application and save as a .JPG, .GIF, or .PDF file. Please save file as full-size and full resolution and be sure not to clip or resize any of the document. Send an email and submit your application as a file attachment to the following email address

[customercredit@huntersfriend.com](mailto:customercredit@huntersfriend.com)

## **RESPONSE TO YOUR PAPER APPLICATION**

All GE Money Sport Applications are subject to the Credit Card Accountability, Responsibility and Disclosure Act of 2009. So after receiving your complete application, **WE MUST CONTACT YOU BY PHONE**, as our agent still needs to read you the required disclosures and then ask for your permission before actually processing the application. We will then submit your application while you wait. If your application is approved, we can immediately proceed with processing your order if you wish.

## **FREQUENTLY ASKED QUESTIONS**

- 1. Do I have to buy something right now to apply for the card?** Absolutely not. Many savvy shoppers apply for their Hunter's Friend GE Money Sport cards in-advance. So you can take advantage of special promotions and close-outs as they are offered throughout the season.
- 2. Does it cost anything to apply?** No. There is no fee to apply for the card and no annual fee for having the card.
- 3. When will I receive my actual card?** You will receive your Hunter's Friend GE Money Sport card in the mail approximately 2-weeks after you're approved. The card is mailed directly from GE Money Bank.
- 4. Will my card have a Visa or Mastercard logo?** No. The Hunter's Friend GE Money Sport card can only be used at Hunter's Friend and other retail locations where GE Money Sport cards are accepted.
- 5. What will my credit limit be?** The GE Money Sport program offers credit lines up to \$7500. However, your initial credit line will be determined by GE Money Bank's internal scoring system which considers the information on your application along with your credit history.
- 6. What things improve or hurt my chances of being approved?** Applying for a Hunter's Friend GE Money Sport card is fundamentally no different than applying for any credit card. There are several things taken into consideration by the bank when making a decision.
  - A. Correct and Complete Information:** The best way to improve your chances of being approved is to ensure that your application is complete, correct, legible, and answered honestly. Banks use sophisticated systems that compare data from many different institutions to verify the information you provide on your application. This helps to protect both you and them from fraud. Applications which are incomplete or contain information that conflicts with other databases (i.e. wrong driver's license number, mismatching addresses, unexplained income, etc.) will send up a "red flag" which will likely result in a declined application. So be honest. Banks don't expect you to be perfect. But they do expect you to tell the truth.

**B. Credit History:** There is no minimum set credit score required to be approved for the Hunter's Friend card. However, a better score certainly improves your chances. To be approved under standard practice, an applicant must have at least one existing history of revolving credit appearing on their credit bureau reports. If you have limited or no credit, a co-applicant can help in this case, as only one applicant with sufficient credit history is necessary. If you have a bad credit history (recent bankruptcy, delinquencies, etc.) your application may be declined if the underwriting criteria is not met. Remember, even a little good credit history is a lot better than plenty of bad.

**7. How can I save money with the Hunter's Friend GE Money Sport card?** Unlike traditional credit cards, the Hunter's Friend GE Money Sport allows you to take advantage of special deferred interest promotions, like our standard 6 Months No-Interest offer. You can't get that from a Visa or Mastercard. So go for it. Embrace the passion that drives you and get the gear you really want. With the Hunter's Friend card you can **shoot now - and pay a little later.**