

Customer ARC Agreement

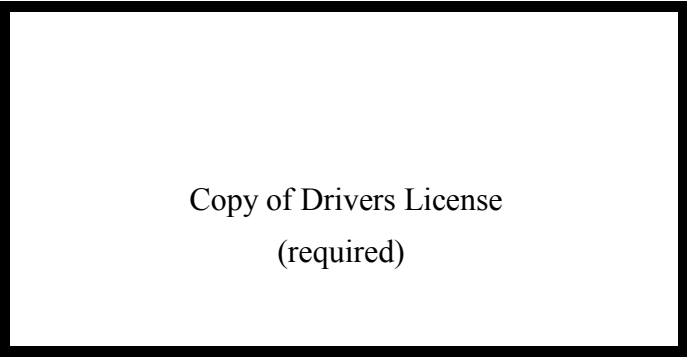
BUSINESS NAME

This agreement between _____ (merchant) and
_____ (customer) shall be for the purchase of the following:

_____ for the purchase price of \$_____ (To include \$_____ ARC fee.) The customer who is also the account holder agrees to pay the merchant according to the following schedule. The term of this agreement shall not exceed 90 days. Checks received shall be converted to electronic debits by merchant on the dates specified. To opt out please indicate here _____ A single ARC fee will be added to and be included in first check. Subsequent payments shall not be greater than three times the down payment.

Date	Check #	Amount	Date	Check #	Amount
1 Today		+\$fee	6		\$
2		\$	7		\$
3		\$	8		\$
4		\$	9		\$
5		\$	10		\$

If customer defaults on the above schedule without prior consent of merchant customer may be placed in collections with a third party agency without further notice.



Current Employer Name _____ Phone _____
\$ _____

Gross Monthly Earnings. Evidence of customer income must be dated within previous 30 days and is limited to pay stubs or bank statements showing earned income direct deposits.

Monthly income must be at least double purchase price for guarantee status to apply. Monthly income calculated on hourly rate times the lower of hours worked or 160 hours unless salary. Customer's income may include spouse's income provided evidence given shows current cohabitation. Proof of income shall be given by the customer to the store within 7 days. **Guarantee predicated on income accuracy, applicable required income amount, and transaction procedures correctly followed.**

Customer Name _____ / _____
Phones Work / Cell

Address, City State Zip _____

Customer Signature / Date _____ / _____

Signature of Authorized Representative of Merchant _____