



NOTICE TO NEW YORK RESIDENTS:

Upon your request, we will inform you whether or not we requested a consumer report on you and the name and address of the consumer reporting agencies that furnished such reports.

NOTICE TO OHIO RESIDENTS:

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

NOTICE OF WISCONSIN RESIDENTS:

No provision of any marital property agreement, a unilateral statement under §766.59 Wis. Stats. or a court decree under §766.70 Wis. Stats. adversely affects the interest of the creditor unless the creditor, prior to the time the credit is granted or an open-end credit plan is entered into, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred.

In addition, if I have applied for individual credit and I am married, I must send you the name and address of my spouse within 15 days so that you can provide my spouse with the disclosure required under Wisconsin law.