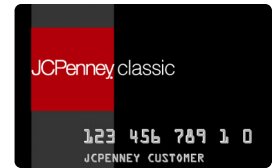


Application for a JCPenney Credit Card

Complete and mail to
JCPenney/GE Money Bank
PO Box 981094
El Paso, TX 79998-9916

For residents in Puerto Rico and US Virgin Islands:
JCPenney/GE Money Bank
PO Box 364788
San Juan, PR 00936-4788



Applicant Information Please complete entire application in blue or black ink.
Missing or inaccurate information may delay or adversely affect credit decision.

First Name	Middle Initial	Last Name	Date of Birth (mm/dd/yy)
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Street Address (Street Name and Number Required)	City	State	Zip	<input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Other
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Previous Address (If less than one year)	City	State	Zip	<input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> Both
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Social Security Number	Home Phone	Business Phone
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Cell / Other Phone Where We May Call You	Annual Income from all Sources* <small>*You need not furnish alimony, child support, or separate maintenance income information if you do not wish us to consider it in evaluating your application. Include co-applicant income if applicable.</small>
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E-Mail Address (Optional)	<small>By providing my E-mail address I consent to receive E-mail communications about my account and authorize you to provide my E-mail address to JCPenney so I can receive special offers and updates.</small>
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For Verification Purposes Please Provide the Following:

<input type="checkbox"/> Driver's License DL or SI Number <input type="checkbox"/> State Issued ID	State	Mother's Maiden Name
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*FOR WI RESIDENTS ONLY: If you are applying for an individual account, combine your and your spouse's financial information.

Co-Applicant Also Responsible for Account (Signature Required Below) **Authorized User** Allows Person to Purchase on Account Spouse Other
An additional card will be issued to the person indicated below. The primary cardholder will be liable for all purchases made on the account, including those made by any Authorized User.
JOINT APPLICANT ONLY: By signing below, you agree that the Applicant's Home Address is **YOUR** street address.

First Name	Middle Initial	Last Name
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Street Address (Street Name and Number Required)	City	State	Zip
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Date of Birth (mm/dd/yy)	Social Security Number	Business Phone
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For Verification Purposes Please Provide the Following:

<input type="checkbox"/> Driver's License DL or SI Number <input type="checkbox"/> State Issued ID	State
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By signing this application, I ask that GE Money Bank ("you") issue me a JCPenney Credit Card. I am providing this information both to you and to JCPenney. I also authorize and direct you to furnish information about me (including whether this application is approved or declined) and, if it is approved, information about my account, to JCPenney (and its affiliates and licensees) for use in connection with the JCPenney Credit Card program, including to create and update their customer records for me, to assist them in better serving me, and to provide me with notices of special promotions, catalogs and tailored offerings. I affirm that the information I have submitted is complete and truthful. I authorize you to make inquiries you consider necessary (including requesting reports from consumer reporting agencies and other sources) in evaluating my application, and subsequently, for purposes of reviewing, maintaining or collecting my account. I also understand that the JCPenney credit card agreement ("Agreement") will govern my account, the terms of which are hereby incorporated by reference into and made a part of this application and that THE AGREEMENT'S TERMS INCLUDE AN ARBITRATION PROVISION WHICH MAY SUBSTANTIALLY LIMIT MY RIGHTS. My signature on this application represents my signature on the Agreement. I understand that there is no agreement between us until you approve my application. After credit approval and subject to the governing credit agreement, each applicant may use this account and will each be liable for all credit extended under this account to any applicant or authorized user.

**Federal law requires us to obtain, verify, and record information that identifies you when you open an account.
We will use your name, address, date of birth, and other information for this purpose.**

Applicant's Signature	Date	Co-Applicant Signature	Date
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WISCONSIN RESIDENTS:

No provision of a marital property agreement, a unilateral statement under Sec. 766.59, Wis. Stats., or a court decree under Sec. 766.70, Wis. Stats., adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, decree or has actual knowledge of the adverse provision when the obligation to the creditor is incurred. **We are required to ask married residents of Wisconsin who have applied for individual credit to give us the name and address of their spouse, regardless of whether their spouse may use the card. Please provide that information below:**

Name of Spouse	Address of Spouse	City	State	Zip
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