



Tire Kingdom Credit Card APPLICATION

INFORMATION ABOUT YOURSELF			
First Name	Middle Initial	Last Name	
Street Address (No P.O. Boxes)	City	State	Zip Code
Home Phone	Social Security Number	Date of Birth	Email Address: <small><i>If you provide an email address: (1) Citibank (South Dakota), N.A. may use it to contact you about your account and to send you information about products and services you might find useful; and (2) Tire Kingdom may use it to send you news about the latest merchandise, promotions and sales at Tire Kingdom.</i></small>
Employer	Employer Phone	Home Owner <input type="radio"/> Yes <input type="radio"/> No	
PLEASE SIGN BELOW			
By signing below, I certify that I have read and agree to the Credit Card Disclosures, Terms and Conditions of Offer and Initial Disclosure Statement, all of which are attached. I also agree to be bound by the terms and conditions of the Citibank Card Agreement that will be sent with my card if credit is granted and I agree to pay all charges incurred under such terms.			
X _____			
APPLICANT'S SIGNATURE		DATE	

Store Use Only: Identification requires a valid driver's license and/or government issued photo ID					
Merchant Number	Employee Name	Sale Amount	Auth Code	<input type="checkbox"/> Does not qualify for immediate credit decision	
ID Type /ID # /State of Issuance			ID #2. Indicate Type		
Account#/ Pending#	<div style="display: flex; gap: 5px;"> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> </div>			Report Code	<div style="display: flex; gap: 5px;"> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> <div style="width: 15px; height: 15px; background-color: #ccc;"></div> </div>

TIRE KINGDOM APPLICATION 404TK549mi S Rev. 06/09

Mail completed application to:
TIRE KINGDOM Credit Card Program
Citibank, (South Dakota), N.A.
P.O. Box 650723
Dallas, TX 75265-0723

Please see attached for **CREDIT CARD DISCLOSURES**
 which includes rates, fees and other cost information

CREDIT CARD DISCLOSURES

Annual Percentage Rate (APR) for purchases	23.99%.
Other APRs	Cash advance APR: 29.90%.* Default APR: 29.99%. See explanation below.**
Grace period for repayment of the balance for purchases	At least 20 days if you pay the total balance in full by the due date every billing period. If you do not, you will not get a grace period.
Method of computing the balance for purchases	Average daily balance. This includes new purchases.
Minimum finance charge	\$2.00.
Annual fees	None.
Other fees	Cash advance fee: 5% of each cash advance, \$5 minimum. Late fee: • \$15 on balances up to \$100 • \$29 on balances of \$100 up to \$250 • \$39 on balances of \$250 and over
<p>* Cash is not a feature on all accounts. We will notify you separately if your account has a cash advance feature.</p> <p>** How can your actions trigger the default APR? If you default under the Card Agreement because you</p> <ul style="list-style-type: none"> • do not make the minimum payment when due, • go over the credit line, or • make a payment to us that is not honored, <p>all your APRs may automatically increase to the default APR. We set your default APR by reviewing (1) the seriousness of your default with us and (2) your credit history.</p> <p>How do we apply your payments? We apply your payments in a way that is most favorable or convenient for us. This may include applying such payments to low APR balances before higher APR balances.</p> <p>When can we change the rates, fees, and terms of your card agreement? We may change the rates, fees, and terms of your card agreement at any time for any reason. These reasons may be based on information in your credit report or general market condition. If the change will cause a rate or fee to increase, you will receive advance notice and a right to opt out. If you opt out, we will close your account. You can then pay the remaining balance under the old rates, fees and terms.</p> <p>The Credit Card Disclosures are accurate as of June 1, 2009. To find out what may have changed after that date, write to us at P.O. Box 6403, Sioux Falls, SD 57117.</p>	

TERMS AND CONDITIONS OF OFFER

- This offer is only valid for new accounts. You must be at least 18 years of age. If you are married, you may apply for a separate account. Citibank (South Dakota), N.A. ("we" or "us") is the issuer of your account.
- Federal law requires us to obtain, verify and record information that identifies each person who opens an account, in order to help the government fight the funding of terrorism and money laundering activities. To process the application, we must have your name, street address, date of birth and other identifying information, and we may ask for identifying documents from you as well.
- We may gather information about you, including from your employer, your bank, credit bureaus, and others, to verify your identity and determine your eligibility for credit, renewal of credit, and future extensions of credit. If you ask us, we will tell you whether or not we requested a credit bureau report, and the names and addresses of any credit bureaus that provided us with such reports.
- You authorize us to share with the retailer for whom this card is issued, and its affiliates, experiential and transactional information regarding you and your account.
- To receive a Tire Kingdom credit card, you must meet our credit qualification criteria. Your credit limit will be determined by a review of your credit report. You will be informed of the amount of your credit line when you receive your card. Please note that cash advances may be limited to a portion of your credit line.
- Please see the enclosed Initial Disclosure Statement for important additional information.

Initial Disclosure Statement for the Tire Kingdom Credit Card Program

This is an Initial Disclosure Statement ("Statement"). Keep it for your records. If you are approved for credit, you will receive a Card Agreement with your card.

Definitions

account means the relationship established between you and us by this Agreement if you are approved for credit.

APR means an annual percentage rate.

Authorized user means any person you allow to use your account.

card means one or more cards or other access devices that we give you to get credit under this Agreement. This includes account numbers.

we, us, and our mean Citibank (South Dakota), N.A., the issuer of the account.

you, your, and yours mean the person who applies to open the account. It also means any other person responsible for complying with the Agreement.

APRs

Your regular purchase and cash advance APRs are as follows:

Purchase APR. The APR for regular purchases is 23.99%. This APR equals a daily periodic rate of 0.06572%.

Cash Advance APR. The APR for cash advances is 29.90%. This APR equals a daily periodic rate of 0.08191%.

Default Rate: Your APRs (including promotional APRs) on your balances (including any purchase balances and accrued finance charges on those balances subject to promotional terms) may automatically increase to the default APR, and your promotional terms may end, if you default because you

- do not make the minimum payment when due,
- go over the credit line, or
- make a payment to us that is not honored.

The default **ANNUAL PERCENTAGE RATE** is up to 29.99%. This APR equals a daily periodic rate of up to 0.08216%. We set your default APR by reviewing the seriousness of your default with us and your credit history. The default APR takes effect as of the first day of the billing period in which you default. We will lower the APR for all balances at the default APR if you meet the terms of the Card Agreement for twelve billing periods in a row. We may lower these APRs sooner based on your record with us.

Effect of APR Increases: If an APR increases, periodic finance charges increase. Your minimum payment may increase as well.

Promotions

We may offer you promotional terms for all or a part of any balances. Any promotional terms may apply for a limited period of time. They will be governed by the terms of the promotional offer and this Agreement. They may include the No Interest and 0% offers described below. Your promotional terms may end if you default under the card agreement because you

- do not make the minimum payment when due,
- go over the credit line, or
- make a payment to us that is not honored.

No Interest. No finance charges will be imposed on this balance if you pay the balance in full by the end of the promotional period. We will impose finance charges on this balance if you do not pay the balance in full by the end of the promotional period or the promotional terms are terminated. We will impose these finance charges from the date of purchase until the balance is paid in full. The promotional offer will specify the amount of any minimum payment required on this balance.

0%. No finance charges are imposed on this balance during the promotional period. The promotional offer will specify the amount of any minimum payment required on this balance.

Periodic Finance Charges Based On APRs

Periodic Finance Charges. We impose periodic finance charges when we apply APRs to your account balances. We do this every day by using a daily periodic rate. A daily periodic rate is the APR divided by 365.

When Periodic Finance Charges Begin. Periodic finance charges begin the first day we add a charge to a daily balance. The charges we add to a daily balance include purchases and cash advances. They also include finance charges and fees. We continue to impose periodic finance charges until we credit your account with full payment of the total amount you owe us.

Grace Period on Purchases. You can avoid periodic finance charges on purchases, but not on cash advances. This is called a grace period on purchases. The grace period is at least 20 days. To get the grace period on purchases, pay the following amounts by the due date every billing period:

- the New Balance (subject to the Promotional Balance Exceptions), plus
- the minimum monthly payments required for your No Interest and 0% balances.

If you do not, you will not get a grace period unless you pay the above amounts by the due date for two billing periods in a row.

The Promotional Balance Exceptions are as follows:

- You do not have to pay any No Interest or 0% balances that do not expire by the Next Closing Date shown on the billing statement.
- You can pay any No Interest or 0% balances that do expire by the Next Closing Date shown on the statement by the later of the promotion's expiration date or the statement's payment due date.

In addition, certain promotional offers, not described above, may take away the grace period on purchases. Other promotional offers may allow you to have a grace period on purchases without having to pay all or a portion of the promotional balance by the due date. If either is the case, the promotional offer will describe what happens.

Calculation of Periodic Finance Charges. We calculate periodic finance charges each billing period. To do this:

- We start with each of your different balances. These balances include, for example, regular purchases, regular cash advances, and different promotional balances. (Purchases made under the same promotional terms, including APR and expiration date, will be part of the same promotional balance.)
- We calculate the daily balance for each of your different balances. To get a daily balance, we start with the balance as of the end of the previous day. We add any periodic finance charge on the previous day's balance. (This results in daily compounding of finance charges.) We add any new charges. We then subtract any new credits or payments.
- We multiply each daily balance by the daily periodic rate that applies to it. We do this for each day in the billing period. This gives us the daily periodic finance charges for each of your different balances.
- We add up all the daily periodic finance charges. The sum is the total periodic finance charge for the billing period. You authorize us to round the total periodic finance charge to the nearest cent.

When we calculate daily balances, we add a purchase or cash advance as of the Transaction Date. (The Transaction Date for a cash advance is the date we get a request to complete a cash convenience check. When you send a cash convenience check directly to someone, the Transaction Date is the date we receive the check for payment. The transaction date is on the billing statement.) We add a transaction fee to the same balance as the transaction. We subtract a payment or credit as of the day it is credited to the account and then make other adjustments. We treat a credit balance as a balance of zero.

Balance Subject to Finance Charge. For each different balance your statement shows any Balance Subject to Finance Charge. The Balance Subject to Finance Charge is the average of the daily balances during the billing period. A billing period begins on the day after the Closing Date of the previous billing period. It includes the Closing Date of the current billing period.

You can use your billing statement to calculate periodic finance charges. For each different balance, multiply the Balance Subject to Finance Charge by its daily periodic rate. Multiply that amount by the number of days in the billing period. The result is the total periodic finance charge on that balance. Rounding may cause a small difference.

Minimum Finance Charge. If the total periodic finance charge is less than \$2, we charge a minimum **FINANCE CHARGE** of \$2. We add the additional amount to the regular purchase balance or to one or more of the balances that is assessed a periodic finance charge.

Transaction Fees

Transaction Fee for Cash Advances. You take a cash advance if you use a cash convenience check; get money through an automated teller machine (ATM); get money through a financial institution; or engage in a similar transaction. For each cash advance we add a transaction fee **FINANCE CHARGE**. This fee is 5% of the amount of the cash advance, but not less than \$5.

Other Fees

Late Fee. We add a late fee for each billing period you do not pay the Minimum Payment Due by the payment due date. This fee is based on your account balance as of the Transaction Date shown on your statement for the late fee. The fee is \$15 on balances up to \$100; \$29 on balances of \$100 up to \$250; and \$39 on balances of \$250 and over. We add this fee to the regular purchase balance.

Returned Payment Fee. We add a \$39 fee if a payment check or similar instrument is not honored or is returned because it cannot be processed. We also add this fee if an automatic debit is returned unpaid. We assess this fee the first time your check or payment is not honored, even if it is honored upon resubmission. We add this fee to the regular purchase balance.

Returned Convenience Cash Check Fee. We add a \$39 fee if we do not honor a cash convenience check. We may not honor these checks if the amount of the check would cause the balance to go over the cash limit or credit line. We may also not honor these checks if you default; if you did not comply with our instructions regarding the check; if your account has been closed; or for other reasons. We add this fee to the regular cash advance balance.

Stop Payment on Cash Convenience Check Fee. We add a \$39 fee if we honor your request to stop payment on a cash convenience check. To stop payment on a cash convenience check write us at P.O. Box 653054, Dallas, TX 75265. You can also call the Customer Service number on the billing statement. If you call, you must confirm the call in writing within 14 days. A written stop payment order is good for 6 months unless renewed in writing. We add this fee to the regular cash advance balance.

Information on Foreign Currency Conversion Procedures

If you take a cash advance in a foreign currency at a branch or ATM of one of our affiliates, an affiliate of ours will convert it into U.S. dollars. Our affiliate currently uses a conversion rate in effect on its processing date. It uses a government-mandated rate if required to do so. If not, it uses a mid-point market rate. Our affiliate's procedure may change from time to time without notice. If you take a cash advance in a foreign currency anywhere else, MasterCard will convert it into U.S. dollars. MasterCard follows its own operating regulations or procedures. MasterCard currently uses a conversion rate in effect one day before its transaction processing date. It uses a government-mandated rate if required to do so. If not, it uses a wholesale market rate. The procedures may change from time to time without notice. The conversion rate you get is the one used on the transaction's processing date. This may be different from the one in effect on the Transaction Date.

Arbitration

The Card Agreement provides that disputes are subject to binding arbitration. Arbitration replaces the right to go to court, including the right to a jury and the right to participate in a class action or similar proceeding. Read the "Arbitration" provision of the Agreement carefully.

Our Privacy Notice

Our goal is to maintain your trust and confidence when handling personal information about you.

You Have Choices

At Citibank*, the bank that issues your credit card account, you have the opportunity to make choices about how personal information about you may be shared and used. As you consider this, we encourage you to make choices that enable us to provide you with quality products and services that help you meet your financial needs and objectives.

Security of Personal Information

The security of personal information about you is our priority. We protect this information by maintaining physical, electronic, and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

About This Notice

This notice tells you how we collect, handle, and disclose personal information about you and how you can limit this disclosure. It also tells you how you may limit our affiliates from using certain information to market their products or services to you.

This notice applies to both current and former customers. We may change this notice from time to time. If we do, we will notify you as required by applicable law.

Personal Information We Collect and May Disclose

The personal information we collect about you comes from the following sources:

- Information we receive from you, such as your name, address, and telephone number,
- Information about your transactions, such as your account balances, payment history, and account activity, and
- Information we receive from consumer reporting agencies and other sources, such as your credit bureau report and your credit score.

We may disclose any of the above information that we collect to affiliates and nonaffiliated third parties as described below.

The term "personal information," as used in this notice, means information that identifies you personally. We may use information which does not personally identify you to help manage our businesses and to provide us, our affiliates, and other companies insight into consumer spending behavior. We may do this even if you ask us to limit disclosure of personal information about you, as described in the Privacy Choices Form that you will receive with your credit card.

Affiliates to Whom We May Disclose Personal Information

Our affiliates are the family of companies controlled by Citigroup. Affiliates to whom we may disclose personal information about you are in several different businesses, including banking, credit cards, consumer finance, insurance, and securities. Our affiliates include those doing business under the Citi name, such as CitiFinancial and CitiMortgage, as well as Smith Barney, and Primerica.

Nonaffiliated Third Parties to Whom We May Disclose Personal Information

Nonaffiliated third parties are those not part of the family of companies controlled by Citigroup. We may disclose personal information about you to the following types of nonaffiliated third parties:

- Financial services providers, such as companies engaged in banking, credit cards, consumer finance, securities, and insurance, and
- Non-financial companies, such as companies engaged in direct marketing and the selling of consumer products and services.

If you fill in **Box 1** on the **Privacy Choices Form** that you will receive with your credit card, we will not disclose personal information about you to nonaffiliated third parties except as follows. First, we may disclose personal information about you as described above in "Personal Information We Collect and May Disclose" to third parties that perform marketing services on our behalf or to other financial institutions with whom we have joint marketing agreements. Second, we may disclose personal information about you to third parties as permitted by law, such as disclosures necessary to process and service your credit card account, to protect against fraud, and to protect the security or confidentiality of our records.

Your Privacy Choices

This section describes your privacy choices. You will receive your Privacy Choices Form along with a copy of this notice when you receive your credit card. Please be assured that we will not share any information, other than as permitted by law, prior to your having an opportunity to complete and return your Privacy Choices Form. Please remember that we will continue to protect personal information about you regardless of your privacy choices.

If you are a customer of another Citigroup affiliate and you receive its privacy notice, you should also review that privacy notice since you may need to separately notify that affiliate of your privacy choices.

Limit Disclosure to Nonaffiliated Third Parties

As described in this notice, we will limit the personal information about you that we disclose to nonaffiliated third parties if you fill in **Box 1** on the **Privacy Choices Form**.

Limit Sharing with Citigroup Affiliates

Our ability to share information with our affiliates helps us to more easily provide you with quality products and services to meet your financial needs and goals.

The law allows us to share with our affiliates information about our transactions or experiences with you, such as your account history, and also your name, address, and telephone number. Unless otherwise permitted by law, we will not share with our affiliates other information that you provide to us or that we obtain from third parties (for instance, credit bureaus) if you fill in **Box 2** on the **Privacy Choices Form**.

Limit Marketing by Citigroup Affiliates

Federal law gives you the right to limit some, but not all marketing from our affiliates. You may limit our affiliates from marketing their products and services to you based upon personal information about you that we collect and share with them. This information may include your account history with us and your credit score. If you fill in **Box 3** on the **Privacy Choices Form**, we will tell our affiliates to limit their marketing to you based upon this information, unless otherwise permitted by law, such as if you currently do business with one of our affiliates.

*All references to Citibank refer to Citibank (South Dakota), N.A.

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What To Do If There's An Error In Your Bill.

Your Billing Rights. Keep This Notice For Future Use.

This notice contains important information about your rights and our responsibilities under the Fair Credit Billing Act.

Notify Us In Case of Errors or Questions About Your Bill.

If you think your billing statement is wrong, or if you need more information about a transaction on your billing statement, write to us (on a separate sheet) as soon as possible at the billing errors address on the front of your statement. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights.

In your letter, give us the following information:

- Your name and account number.
- The dollar amount of the suspected error.
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.
- Please sign your letter.

If you authorized us to pay your credit card bill automatically from your savings or checking account, you can stop the payment on any amount you think is wrong. To stop the payment you must tell us at least three business days before the automatic payment is scheduled to occur.

Your Rights and Our Responsibilities After We Receive Your Written Notice.

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe your billing statement was correct. After we receive your letter, we cannot try to collect any amount you question, or report your account as delinquent. We can continue to bill you for the amount you question, including finance charges, and we can apply any unpaid amount against your credit line. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your balance that are not in question.

If we find that we made a mistake on your billing statement, you will not have to pay any finance charges related to any questioned amount. If we didn't make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write to us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name and address of anyone to whom we reported your account information. We must tell anyone we report you to that the matter has been settled between us when it is finally settled.

If we don't follow these rules, we can't collect the first \$50 of the questioned amount, even if your billing statement was correct.

Special Rule for Credit Card Purchases.

If you have a problem with the quality of property or services that you purchased with a credit card, and you have tried in good faith to correct the problem with the merchant, you may have the right not to pay the remaining amount due on the property or services. There are two limitations on this right:

- You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current address; and
- The purchase price must have been more than \$50.

These limitations do not apply if we own or operate the merchant, or if we mailed you the advertisement for the property or services.