

RETAIL FINANCING PROGRAM – Application Instructions

Step 1. Complete the credit application. You will be asked to provide your basic demographic information including your monthly household income. Remember to add the income of everyone in your household including your spouse's if applicable, even if you are applying just for yourself. You will be prompted to set-up an account to access the customer portal. Your email address will be your User ID; you choose your password.

Step 2. Read and acknowledge the Application Agreement (Consent to Review Credit), Privacy Policy, ACH Acknowledgement Notice and Consent to Receive Information Electronically by checking the appropriate box and then submitting your application.

Within 60 seconds you will receive your initial credit decision; either an approval or a denial. If you are approved move on to Step 3 of the process. If you have been denied, you will receive a letter in the mail with the specific reason(s) for the denial.

Step 3. Upload an image of your current state issued photo identification and recent paystub within the past 30 days to the customer portal. U.S. Credit will not accept information via fax or email.

Step 4. Contact the participating dealer or manufacturer that you are purchasing from to place your order. Please call us and we will be happy to provide you with the contact information. Remember the minimum financing amount is \$500.00.

Step 5. When your product invoice is complete you will receive an email from financing@uscreditinc.com with a link to your documents. You will be prompted to electronically sign your documents. Once the e-signature process has been completed U.S. Credit, Inc. will disburse payment directly to the dealer. You will be notified by the dealer when your order is complete and your purchase is ready to be picked up or shipped.