



FOR STORE USE ONLY									
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APPROVAL DATE		APPROVED		APPROVAL #		OPER. #		LIMIT	
DO NOT WRITE IN THIS SPACE									

YOUR INFORMATION

LAST NAME*		LEGAL FIRST NAME*			MID. INITIAL*
RESIDENTIAL STREET ADDRESS*		APT #	CITY*	STATE*	ZIP*
MAILING ADDRESS (IF DIFFERENT THAN ABOVE ADDRESS)		CITY		STATE	ZIP
YEARS AT ABOVE	PREVIOUS ADDRESS (IF AT CURRENT ADDRESS LESS THAN 1 YEAR) STREET, CITY, STATE, ZIP				
DATE OF BIRTH*	SOCIAL SECURITY NUMBER*		HOME PHONE NO. ()	EMPLOYER PHONE NO. ()	
<input type="checkbox"/> SELF EMPLOYED <input type="checkbox"/> RETIRED	EMPLOYER NAME				HOW LONG?
DRIVER'S LICENSE NUMBER		ISSUING STATE		VERIFIED BY:	

*APPLICATION CANNOT BE PROCESSED WITHOUT THIS INFORMATION WHICH IS REQUIRED BY THE USA PATRIOT ACT

AUTHORIZED USER INFORMATION

Authorized users are entitled to use the account but are not responsible for repayment.

LAST NAME	LEGAL FIRST NAME	MID. INITIAL	RELATIONSHIP
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CO-APPLICANT

Co-applicant must sign below, will be entitled to use the account and will also be responsible for repayment. **CO-APPLICANTS MUST COMPLETE ALL INFORMATION.**

LAST NAME*	LEGAL FIRST NAME*	MID. INITIAL *	RELATIONSHIP
RESIDENTIAL STREET ADDRESS*	APT #	CITY*	STATE* ZIP*
DATE OF BIRTH*	SOCIAL SECURITY NO.*		

*THIS INFORMATION IS REQUIRED FOR A CO-APPLICANT BY THE USA PATRIOT ACT

APPLICATIONS FOR CREDIT WILL NOT BE PROCESSED WITHOUT REQUIRED SIGNATURES

NOTICES: 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. **California Residents:** If you are married, you may apply for a separate account. **New York Residents:** New York Residents may contact the New York State Banking Department to obtain a comparative listing of credit card rates, fees and grace periods. New York State Banking Department: 1-800-518-8866. **Married Wisconsin Residents:** No provision of any marital property agreement, unilateral statement under Section 766.59 of the Wisconsin statutes or court order under Section 766.70 adversely affects the interest of the creditor, Credit First National Association ("CFNA"), unless CFNA, prior to the time credit is granted is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to CFNA is incurred. If married, I understand that CFNA must inform my spouse if a credit account is opened for me. The name and address of my spouse is:

NAME _____ ADDRESS _____

I (the Applicant and any Co-Applicant) understand that I am applying to Credit First National Association ("CFNA") for a credit card with a credit limit up to the amount for which I qualify. If this application is approved, I understand that CFNA will issue a card and extend credit to me from its offices at 6275 Eastland Rd., Brook Park, OH 44142. The information I filled in is true, correct and complete, and CFNA may rely on it. I agree that CFNA may verify my employment and obtain credit reports about me for lawful purposes, including the processing of my application or for servicing or collection purposes (such as account updates, reviews, and renewals, or in connection with extensions of credit). I understand CFNA will, upon my request, inform me whether a consumer credit report has been requested, and if it was, provide me the name and address of the consumer reporting agency that furnished the report. I authorize CFNA to furnish information about any account it opens for me to credit bureaus, other creditors and merchants asked to honor my card. I understand the Credit Card Agreement includes a provision that allows me or CFNA to resolve by arbitration, among other things, any claim, controversy, or dispute arising from or related to the Credit Card Agreement and my account (each a "Claim"). I understand this provision will prevent me and CFNA from having such Claims resolved by a judge or jury and prevent me from participating as a representative or member of any class of claimants for Claims subject to arbitration. Other rights available in court may also not be available in arbitration. If CFNA approves my application, I agree to be bound by the terms set forth in this application and contained in the Credit Card Agreement I will receive, including the arbitration provision. I understand there is no agreement between CFNA and me until CFNA approves my credit application and accepts the Credit Card Agreement with me in its Ohio offices. I understand that CFNA may change the terms of the Credit Card Agreement with me in the future after giving me any notice required by law, and that such changes may affect my outstanding account balances. By submitting this Application I am acknowledging having read and understood the Important Credit Terms and, if approved, agreeing to be bound by them.

APPLICANT'S SIGNATURE _____ DATE _____ CO-APPLICANT'S SIGNATURE _____ DATE _____

IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT

To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens a new account.

What this means for you: When you open an account, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.

**Credit Card Terms and Conditions
IMPORTANT CREDIT TERMS**

ANNUAL PERCENTAGE RATE (APR) FOR PURCHASES	21.84%
Other APRs	Delinquency Rate: 24.84% See explanation below.*
GRACE PERIOD FOR REPAYMENT OF BALANCES FOR PURCHASES	25 days for Revolving Balances; The term of the promotional period for Promotional Credit Plans (25 days minimum). See explanation below**
METHOD OF COMPUTING THE BALANCE FOR PURCHASES	Average Daily Balance (including new purchases)
ANNUAL FEES	None
MINIMUM FINANCE CHARGE	\$1.00 for any Billing Cycle in which a Finance Charge of less than \$1.00 would otherwise be imposed.
LATE PAYMENT FEE	\$15 if your New Balance is less than \$100; \$25 if your New Balance is \$100 up to \$300; \$33 if your New Balance is \$300 or more.

*If we do not receive at least the Minimum Amount Due within 5 days of the Payment Due Date in two consecutive Billing Cycles, a Delinquency Rate will apply to all new and outstanding Account balances for at least six Billing Cycles or until the New Balance is paid in full.

You can lose benefits of the 90 Day Payment Plan early if you make late payments.

**The grace period for Promotional Credit Plans, including the 90 Day Payment Plan, applies if you pay the total Promotional Credit Plan balance in full before the end of the promotional period.

The information about costs of the card described in this application is accurate as of May 1, 2006. This information may have changed after that date. To find out what may have changed, please write us at: Credit First National Association, BK-11/Customer Service, P.O. Box 81315, Cleveland, Ohio 44181-0315

We may change APR, Fees, and other terms at any time and for any reason in accordance with the Credit Card Agreement and applicable law.

**INITIAL DISCLOSURE STATEMENT
FROM CREDIT CARD AGREEMENT**

This is part of your Consumer Credit Card Agreement ("Agreement") with Credit First National Association, a national banking association located at 6275 Eastland Road, Brook Park, Ohio 44142 ("CFNA," "we," "us," and "our"). It covers the use of your credit card account with us.

1. DEFINITIONS; YOUR PROMISE TO US. "You" and "your" mean each person who signs an application for, or otherwise requests, a Credit Card Account with us ("Account"). A "Credit Card" or "Card" means each credit card we issue to you or a person any of you authorize to use the Account (an "Authorized User"). Billing Cycle means the days between the closing date shown on the last Statement we sent you and the closing date on your current Statement. Other capitalized terms are defined in the Agreement. You agree to the terms of this Agreement. You promise to do everything this Agreement requires of you. (For joint Accounts, each of you promises to do everything this Agreement requires of either of you.) You agree to pay for all purchases charged to the Account by any of you and any Authorized User. You will be bound by this Agreement when you sign or submit an application requesting a Card from us, sign a sales slip using the Card, or use or permit someone else to use credit provided through the Card or Account. You will use the Card only for personal, family, or household purposes, and not for business, commercial, or agricultural purposes.

2. CREDIT PLANS. Your Account may include balances that are part of a non-promotional Credit Plan (such as the Regular Credit Plan for Revolving Balances described below) and one or more Promotional Credit Plans (such as the 90 Day Payment Plan described below). Our rights and your responsibilities will change if you make a qualifying purchase under a special Credit Plan promotion. Any change for qualifying purchases will be limited to those changes described in this Agreement or in a notice given to you (including a notice inserted with your Statement or provided with this Agreement). Any Agreement or Account changes for Promotional Credit Plans apply only to qualifying purchases. The unpaid balance of any qualifying purchases that remain at the end of the Promotional Credit Plan will be transferred to the Revolving Balance of your Account and subject to the Regular Credit Plan. Changes we make for Promotional Credit Plans will not limit or affect any other rights we have under this Agreement or applicable law.

3. FINANCE CHARGES.

A) How We Calculate Average Daily Balance Subject to Periodic Rate Finance Charge. We figure the Finance Charges on your Account by applying a periodic rate to a separate "Average Daily Balance" of: (1) the Revolving Balance of your Account (including new transactions); and (2) the Unpaid 90 Day Payment purchases of your Account during the Delay Period (including new transactions).

APPLICANT: Detach from application and retain for your records.

(1) Calculating the Average Daily Balance of Revolving Balance. To get the Average Daily Balance of the "Revolving Balance," we take the beginning balance of your Account each day, subtract any payments, credits and unpaid Finance Charges, and add any new purchases and, if applicable, any unpaid balance of Current Due 90 Day Payment transactions, late payment fees, credit insurance, debt cancellation or debt suspension charges and other Account fees and administrative charges. (2) Calculating the Average Daily Balance of Unpaid 90 Day Payment Purchases. To get the Average Daily Balance of "Unpaid 90 Day Payment purchases" at the end of each Billing Cycle during the Delay Period, we take the remaining balance of such 90 Day Payment purchases each day and subtract any payments or credits applied to such purchases. This gives us a daily balance for the Revolving Balance and the Unpaid 90 Day Payment purchases in your Account. Then, we separately add up the daily balances for each during the Billing Cycle and divide the total by the number of days in the Billing Cycle. This gives us a separate Average Daily Balance of the Revolving Balance and of Unpaid 90 Day Payment purchases during the Delay Period in your Account.

You can lose benefits of the 90 Day Payment Plan early if you make late payments. Unpaid 90 Day Payment purchases can be added to the Revolving Balance early as a "Current Due 90 Day Payment" transaction if a Delinquency Rate Triggering Event occurs because you have not paid the Minimum Amount Due within 5 days of the Payment Due Date in two consecutive Billing Cycles. See Sections C and D below for an explanation of the Delinquency Rate, when 90 Day Payment purchases become "Current Due 90 Day Payment" transactions, and the Delay Period for Unpaid 90 Day Payment purchases.

Finance Charges accrue on each purchase (including 90 Day Payment purchases) from the date of the transaction or the first day of the Billing Cycle in which the transaction posts to your account, whichever is later. We will not assess a Finance Charge in any Billing Cycle in which your Account has no previous Revolving Balance or during which payments and credits applied to your Account by the Payment Due Date (25 days after the Statement Closing Date shown on your last Statement) equal or exceed the previous Revolving Balance. We do not charge Finance Charges on unpaid Finance Charges.

B) Regular Credit Plan and Periodic Rate. The monthly periodic rate used to determine **FINANCE CHARGE** is one-twelfth of its corresponding Annual Percentage Rate. Under the "Regular Credit Plan," the monthly periodic rate we apply to the Average Daily Balance of your Revolving Balance is 1.82% (corresponding 21.84% **ANNUAL PERCENTAGE RATE**) (the "Regular Rate"). We will charge you a minimum **FINANCE CHARGE** of \$1.00 for any Billing Cycle in which a Finance Charge is due.

C) Delinquency Periodic Rate. The monthly periodic rate of **FINANCE CHARGE** we apply to the Average Daily Balance of your Revolving Balance will increase to a "Delinquency Rate" of 2.07% (corresponding 24.84% **ANNUAL PERCENTAGE RATE**) if a Delinquency Rate Triggering Event occurs. The Revolving Balance subject to the Delinquency Rate will include all of your outstanding and any new Account balances, including Current Due 90 Day Payment balances and any other balances that previously qualified for a Promotional Credit Plan. A "Delinquency Rate Triggering Event" will occur if we have not received at least the Minimum Amount Due within 5 days of the Payment Due Date in two consecutive Billing Cycles. The Delinquency Rate will take effect on the first day of the Billing Cycle that follows a Delinquency Rate Triggering Event. Unless you pay the New Balance of your Account in full, the Delinquency Rate will remain

in effect until you have paid the Minimum Amount Due within 5 days of the Payment Due Date in six (6) consecutive Billing Cycles (the "Delinquency Rate Period"). A new Delinquency Rate Period will begin if another Delinquency Rate Triggering Event occurs during a Delinquency Rate Period. You must avoid a Delinquency Rate Triggering Event during an entire Delinquency Rate Period or pay the New Balance in full to return the new and outstanding Account balances to the Regular Rate. Balances previously qualifying for any Promotional Credit Plan will **not** return to such Promotional Credit Plan terms following any Delinquency Rate Period.

D) 90 Day Payment Plan Under Promotional Credit Plan. Specified purchases will qualify as 90 Day Payment purchases under a Promotional Credit Plan. Your Statement will disclose each qualifying 90 Day Payment purchase made within a Billing Cycle, and then show the combined amount of those purchases together giving one 90 Day Payment transaction for such Billing Cycle. If you make purchases of \$30 or less under the 90 Day Payment Plan, required payments of the Minimum Amount Due may result in your payment of the full amount of these 90 Day Payment purchases within 90 days.

The "Delay Period" begins for 90 Day Payment purchases on the date you make a 90 Day Payment purchase or the first day of the Billing Cycle in which the transaction posts to your Account, whichever is later. Unless a Delinquency Rate Triggering Event occurs, the "Delay Period" will end as of the *third* Statement Closing Date after a 90 Day Payment purchase posts to your Account. The "Delay Period" can end as early as the *first* or *second* Statement Closing Date after a 90 Day Payment purchase posts to your Account if a Delinquency Rate Triggering Event occurs. (Your failure to make required payments of the Minimum Amount Due within 5 days of their Payment Due Date in two consecutive Billing Cycles will be a Delinquency Rate Triggering Event that makes all new and outstanding Account balances subject to the Delinquency Rate as described in Section C, above.) The unpaid balance of 90 Day Payment purchases ("Unpaid 90 Day Payment purchases") will be added to the Revolving Balance as a "Current Due 90 Day Payment transaction" in the Billing Cycle that begins immediately after your Delay Period ends. Under this Promotional Credit Plan, the "Due Date" is 25 days after a Current Due 90 Day Payment transaction is added to the Revolving Balance of your Account.

To figure the **FINANCE CHARGE** that accrues during the Delay Period, we apply the Regular Rate (a monthly periodic rate of 1.82%; corresponding 21.84% **ANNUAL PERCENTAGE RATE**) to the Average Daily Balance of Unpaid 90 Day Payment purchases at the end of each Billing Cycle during the Delay Period and then add the accrued Finance Charge from each Billing Cycle together at the end of the Delay Period.

The sum of Finance Charges that have accrued in each Billing Cycle on the Unpaid 90 Day Payment purchases during the Delay Period will not be assessed to your Account if you: (a) avoid a Delinquency Rate Triggering Event by paying the Minimum Amount Due within 5 days of the Payment Due Date during the Delay Period; and (b) pay the full amount of the Current Due 90 Day Payment transactions by their Due Date under this Promotional Credit Plan. If a Delinquency Rate Triggering Event occurs during the Delay Period, your Account will be assessed Finance Charges that have accrued at the Regular Rate on the Unpaid 90 Day Payment purchases in each Billing Cycle during the Delay Period. If you do not pay the full amount of the Current Due 90 Day Payment transaction included in the Revolving Balance by the Due Date under this Promotional Credit Plan, your Account

will be assessed Finance Charges that have accrued during the Delay Period on Unpaid 90 Day Payment purchases and in the prior Billing Cycle on a Revolving Balance that includes Current Due 90 Day Payment purchases. The periodic rate we apply to the Revolving Balance (including any Current Due 90 Day Payment transactions) will either be the Regular Rate or the Delinquency Rate following a Delinquency Rate Triggering Event.

4. FEES.

If we do not receive at least the Minimum Amount Due within 5 days of each Payment Due Date (including Minimum Amounts Due during the Delay Period for 90 Day Payment purchases and other Promotional Credit Plan purchases), we may add to your Revolving Balance a Late Payment Fee of \$15 for New Balances up to \$100, \$25 for New Balances of \$100 or more up to \$300 and \$33 on balances of \$300 or more. If your payment check or other instrument is dishonored by your bank or must be returned for any reason, we will add a Returned Payment Fee of \$29 to the Revolving Balance of your Account. Each time you ask a customer service representative to assist you in making an automated payment from your bank account (i.e. an automated clearinghouse or "ACH" transaction), we may add a service fee to the Revolving Balance of your Account.

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 bill is wrong, or if you need more information about a transaction on your bill, write us on a separate sheet at CFNA, BK-11/Customer Service, P.O. Box 81315, Cleveland, Ohio 44181-0315. Write to us as soon as possible. We must hear from you no later than 60 days after we sent you the first bill 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 not sure about.

Your Rights and Our Responsibility 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 the bill was correct. After we receive your letter, we cannot try to collect any amount you question, or report you as past due. We can continue to bill you for the amount you question including Finance Charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of the bill that are not in question.

If we find we made a mistake on your bill, 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 that it is due. If you fail to pay the amount that we think you owe, we may report you as past due. 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 of anyone we reported you to. We must tell anyone we report you to that the matter has been settled between us when it finally is. If we don't follow these rules we can't collect the first \$50.00 of the questioned amount, even if your bill 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: a. You must have made the purchase in your home state or, if not within your home state, within 100 miles of your current mailing address; and b. The purchase price must have been more than \$50.00.

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

An important Notice Concerning the Privacy of Your Financial Information.

CREDIT FIRST NATIONAL ASSOCIATION PRIVACY POLICY

Credit First National Association ("CFNA," "we," "us," and "our" below) is committed to protecting your privacy. As a financial institution, we know that your trust in us is of central importance. This policy discloses our information use policies and practices in detail. Please read it to learn more about the ways we protect the information we collect, and to find out how you can limit the information about you that we share within our affiliated Family of Companies ("affiliates") and with third parties unaffiliated with us. Be aware that limiting information sharing may result in you not learning about all the opportunities that may be important to you.

Please read this policy and keep it for your records.

1. What Information We May Collect

We may collect nonpublic personal information about you. This nonpublic personal information is personally identifiable information about you that we obtain in connection with our credit cards. For example, this information may include information regarding your name, address, social security number, account balance, payment history and purchasing patterns. We may collect information about you from the following sources:

- Information we receive from you on applications or otherwise;
- Information about your transactions with us, our affiliates or otherwise;
- Information we receive from a consumer reporting agency; and
- Information from public sources such as federal, state or local records.

2. Why CFNA Collects Information

We collect information about you to:

- Accurately identify you;
- Protect and administer your account and records;
- Help us design or improve our products and services;
- Understand your financial needs;
- Offer you quality products and services; and
- Comply with certain laws and regulations.

3. The Selective Sharing of Information

We may share all the information we collect with our affiliates, as well as third parties unaffiliated with us. We reserve the right to share all information we collect as this policy describes.

We also disclose information to complete transactions initiated by you, when you request or authorize the disclosure, or if the

disclosure is required by law. At times it is necessary to disclose information to enforce or apply the terms and conditions of an agreement we have with you and to protect the rights, property, or safety of CFNA, our customers, or others. This includes exchanging information with other companies and organizations for fraud protection and credit risk reduction.

4. Sharing within The CFNA Family of Companies (“Affiliate Sharing”)

Under the law, CFNA is permitted to share identification information with our affiliates, as well as information related to the transactions and experiences we have with our customers.

5. Sharing with Carefully Selected Companies

Unless you are a California or Vermont resident, we share information with third parties so they may offer you additional products and services we believe may be beneficial to you. These third parties include:

- Financial service providers, such as insurance providers; and
- Non-financial companies, such as direct marketers and merchandise vendors.

We also disclose information of residents of all states to unaffiliated third parties as permitted by law. For example, we provide information to outside companies to perform services on our behalf, such as bill payments, mail house services, printing and account statementing; to governmental entities to respond to subpoenas; and to credit reporting agencies.

6. Your Option

If you are a resident of a state other than California and Vermont, and you prefer that CFNA not share information about you, you may restrict information sharing (other than those disclosures permitted by law). Such an election means you “opt out” of information sharing. Sharing of information of California and Vermont residents is limited to disclosures permitted by law. **It is important to understand that an election to opt out of information sharing does not prohibit CFNA from contacting you about additional products or services. It only restricts the sharing of information with unaffiliated third parties and within the CFNA Family of Companies.** The types of information that may be shared and the categories of companies with which it may be shared are those discussed in this policy.

A. External Sharing – Unaffiliated Third Parties. Residents of states other than California and Vermont may elect to opt out of information sharing with unaffiliated third party companies that

are not part of the CFNA Family of Companies. Even if you opt out, we may still continue to share information with nonaffiliated third parties as permitted by law. Sharing of information of California and Vermont residents is limited to disclosures permitted by law.

B. Internal Sharing – CFNA Family of Companies. You also have the right to opt out of information sharing among CFNA’s affiliates. If you elect to opt out of information sharing among CFNA’s affiliates, CFNA is still permitted by law to share with our affiliates identification information and information we have on our experiences or transactions with you.

If you wish to opt out of the information sharing described above, please call 800-321-3950 or write us at CFNA, BK-11/Customer Service, P.O. Box 81315, Cleveland, Ohio 44181-0315. When you call or write, please provide the account number for which you wish the opt out to apply. If you opt out, you will be deemed to have opted out of information sharing for both External Sharing (Unaffiliated Third Parties) and Internal Sharing (CFNA Family of Companies) except as otherwise described above and as permitted by law. If you have a joint account, an opt out request by one individual will apply to all individuals on the account.

7. Information Safeguards

CFNA places great value on the relationship we share with you. Therefore, we work hard to safeguard information about that relationship. Except as otherwise described in this policy, we restrict access to your information to those employees who need to know that information in order to provide products or services to you. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your information.

8. Changes to This Notice

We may amend this policy at any time, and we will inform you of any changes as required by law.

9. Former Customers

If you end your relationship with CFNA, we will adhere to the information policies and practices described in this policy, as well as your opt out election with regard to information we have collected on you.



**RETAILER: SEND THIS COMPLETED APPLICATION TO:
CREDIT FIRST NATIONAL ASSOCIATION, BK-14/AUTHORIZATION
P.O. BOX 81083, CLEVELAND, OHIO 44181-0083**