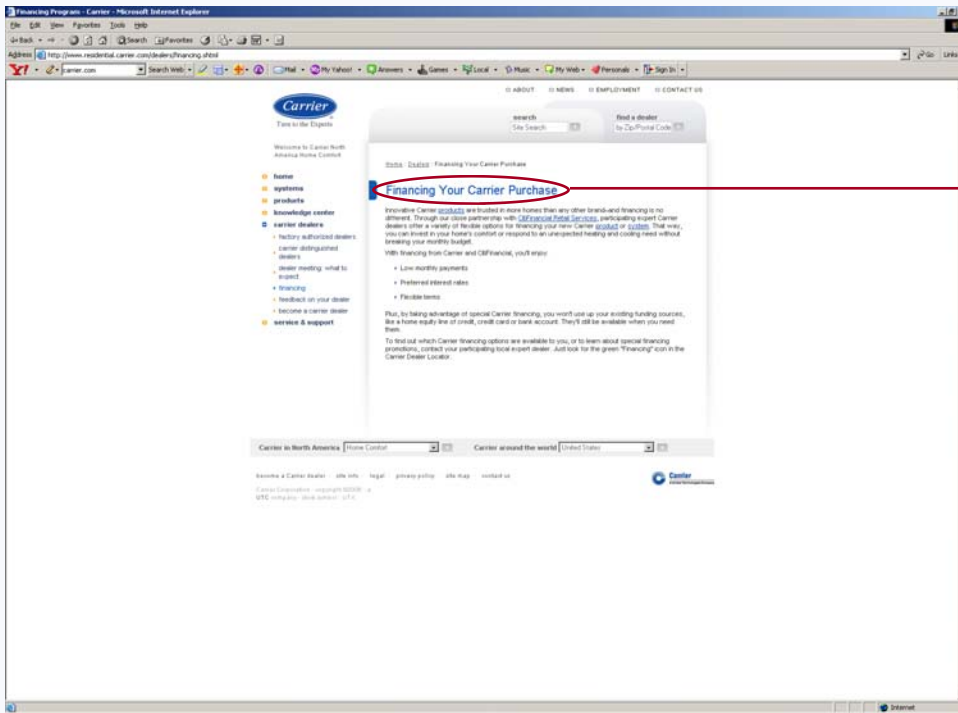


Consumers can apply for credit online!

Carrier and CitiFinancial Retail Services offer consumers the ability to apply for credit via carrier.com at their convenience.

How Consumers Apply:

- ▶ Consumers have the ability to apply for credit online when they visit the Carrier website: <http://www.residential.carrier.com/dealers/financing.shtml>
- ▶ After the consumer completes the online application, ensure that you receive a copy of their approval.



Financing Your Carrier Purchase

Innovative Carrier products are trusted in more homes than any other brand—and financing is no different. Through our close partnership with CitiFinancial Retail Services, participating expert Carrier dealers offer a variety of flexible options for financing your new



Procedures to follow when a customer is already approved for an account online:

- Verify two valid forms of ID in accordance with normal procedures for new credit applications.
- Verify that the customer's account is in good standing and confirm their available credit with CitiFinancial Retail Services. Call the Credit Department directly at 1-800-247-3527.
- Upon agreement of sale, obtain an authorization from the CitiFinancial Retail Services Credit Department.
- Follow the standard procedures for funding.

For questions regarding the online consumer credit application call 1-800-722-5465.