

Casino Credit Application

Thank you for your interest in the Palms Casino Resort. Once completed please mail or fax back.
Please call us with any questions.

4321 West Flamingo Road, Las Vegas, Nevada 89103
Phone 702.942.7777 or 1.866.942.7777 ext. 6156 // Fax 702.942.6025

\$ _____
CREDIT REQUESTED (Required)

Name (Please Print) _____ Date of Birth _____ / _____ / _____
Last First Middle

Street Address or Residence _____ Apt # _____

City _____ State _____ Zip Code _____

Residence Phone (_____) _____ Social Security No. Required _____ / _____ / _____

E-Mail Address _____ Fax # (_____) _____

Employer Business Name _____ Type of Business _____

Position _____ Business Phone (_____) _____

Street Address of Employer _____ Suite # _____

City _____ State _____ Zip Code _____

Direct All Correspondence to: Home Business No Mail

Bank #1 Name _____ Routing/ABA # _____
Checking Accounts Only/No Savings Accounts

Branch Street Address _____

City _____ State _____ Zip Code _____

Personal Account # _____ Business Account # _____ Deposit Checks to Pers. Bus.

Bank #2 Name _____ Routing/ABA # _____
Checking Accounts Only/No Savings Accounts

Branch Street Address _____

City _____ State _____ Zip Code _____

Personal Account # _____ Business Account # _____ Deposit Checks to Pers. Bus.

Anticipated Arrival Date _____ / _____ / _____

Please read and sign below:

I, the undersigned, hereby represent that the information I have provided in the casino credit application, including my name, is complete and accurate and that I have provided such information voluntarily for the purposes of obtaining casino credit in an amount set by the credit policies and practices of F.P. Holdings, L.P. dba Palms Casino Resort and its affiliates (collectively, "**Palms**"). I hereby authorize Palms to communicate with and obtain additional information from credit reporting agencies, credit references and other sources to investigate and verify the information I have provided including, without limitation, my account balance and other financial information and to obtain and verify my financial and employment history. I further authorize Palms to exchange information with others concerning my financial and account experience with Palms. I understand that the information I have provided and the information I authorize Palms to obtain, investigate and verify will be used by Palms in connection with the evaluation of my casino credit application and, if and to the extent granted at any time, the issuance of any line of credit by Palms or marker signing privileges (collectively, "**Marker Signing Privileges**"). I expressly agree not to hold Palms responsible or liable for the information released or for its use of any such information.

I agree that Palms may, subject to the Palms privacy policies and applicable federal and state law, retain and use the information on this application and any information it receives based on my authorization whether or not I am granted Marker Signing Privileges. Notwithstanding the foregoing, I understand that I may opt-out of certain types of sharing of the information I have provided on my casino credit application (although I understand that Palms does not necessarily engage in every type of information sharing from which I may opt-out), specifically (1) sharing information with affiliates for use by those affiliates for their own everyday business purposes or to market their products or services to me and (2) sharing information with non-affiliates to market their products or services to me. I understand that I may request to opt-out of such sharing by contacting Palms as follows: Linda Dunn, Director of Cage and Credit, Phone: 702.942.7027, Email: linda.dunn@palms.com, Fax: 702.942.6025, Address: 4321 W. Flamingo Road, Las Vegas, NV 89103.

As a condition to being granted Marker Signing Privileges, I agree to sign credit instruments, also known as markers or checks ("**Markers**"), in the amount of the funds issued to me, which may be issued as chips, cash, cash-out vouchers or in such other form as determined by Palms. Further, I authorize Palms to complete any of the following information on the Markers: (1) name of payee (e.g. Palms Casino Resort), (2) the date, (3) the name, account number and/or address of any of my banks and financial institutions, (4) any electronic encoding information in connection with the foregoing, and (5) such other information as otherwise required or authorized by law. The information inserted on any Marker by Palms may be for any account from which I now or may in the future have the right to withdraw funds, regardless of whether that account now exists, and whether I provided the information on the account to Palms.

I REPRESENT THAT AT THE TIME I SIGN ANY MARKER, I HAVE ON DEPOSIT IN ACCOUNTS ON WHICH I AM AN AUTHORIZED SIGNATORY FOR ALL PURPOSES, WITHOUT RESTRICTION, FUNDS SUFFICIENT TO PAY SUCH MARKER UPON DEMAND OR PRESENTMENT.

I acknowledge that irrespective of any currency exchange laws in the country in which I reside, I have the ability and intent to legally pay through my bank or financial institution the funds represented by each Marker signed by me and provided to Palms. I also acknowledge that an independent agent collecting front money deposits or payments on my outstanding balance is my agent and not an agent for Palms.

I agree that each Marker I sign is a separate transaction and credit instrument. If I receive the funds before I execute a Marker, I will promptly sign a Marker when presented to me in the amount of the funds I received.

I hereby authorize Palms, in its sole discretion, to apply any and all chips or cash-out vouchers I may redeem first to the reduction of any outstanding credit balance I may have with Palms, with the remainder (if any) to be returned to me. In the event any Marker is dishonored by a financial institution, in addition to any amounts authorized by law, I

PALMS
LAS VEGAS

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Las Vegas, Nevada 89103
palms.com // 702.942.7777

agree that Palms may charge, and I agree to pay, interest from the date of issuance of such Marker at the maximum rate permitted by Nevada law, up to eighteen percent (18%) per annum, and all collection costs incurred in connection therewith, including, without limitation, attorneys' fees and court costs.

I agree that no violation of this application or any regulation by Palms shall constitute: (1) a defense in any action by Palms or a person acting on behalf of Palms to enforce any credit instrument or Marker signed or issued by me, or (2) a basis for a valid counterclaim to such an action or a claim in any action. Furthermore, I agree that this application shall not be deemed an "other agreement" (as set forth in Nevada Revised Statutes 104.3117) that would modify, supplement or nullify my obligation to pay any credit instrument or Marker signed or issued by me.

I agree that this application, the Marker Signing Privileges, all credit issued by Palms and all Markers signed by me shall be governed, construed and interpreted pursuant to the laws of the State of Nevada (without regard to choice of law principles). I agree that Palms may litigate any dispute involving any Markers, Marker Signing Privileges, credit line, debt, the payor or the payee in any state or federal courts of competent jurisdiction sitting in Clark County, Nevada. I hereby submit to the exclusive jurisdiction of the state or federal courts of competent jurisdiction sitting in Clark County, Nevada, and waive any requirement or presentment and waive any objection I may have to jurisdiction in such courts.

PALMS ENDORSES RESPONSIBLE GAMING: I understand that Palms will, at my request, provide me with information on Palms' self-limit program. I also understand that Palms will also cancel or limit my access to Marker Signing Privileges at my written request. I understand that I may call the 24-hour Problem Gamblers Help-Line at 1-800-552-4700 if I or anyone I know may have a problem gaming responsibly.

Warning: For the purposes of Nevada law, a credit instrument is identical to a personal check and may be deposited in or presented for payment to a bank or other financial institution on which the credit instrument is drawn. Willfully drawing or passing a credit instrument with the intent to defraud, including knowing that there are insufficient funds in an account upon which it may be drawn, is a crime in the State of Nevada which may result in criminal prosecution in addition to civil proceedings to collect the outstanding debt.

I certify that I am 21 years of age or older. I am aware that this application is required to be prepared by the Nevada State Gaming Control Board regulations of the State of Nevada, and I may be subject to civil or criminal liability if any material information provided by me is willfully false.

X _____
Signature

Print Name

_____/_____/_____
Date