

# BUSINESS CREDIT APPLICATION



LIMIT REQUESTED \$ \_\_\_\_\_

## INFORMATION ABOUT YOURSELF (TELL US WHO YOU ARE)

\*Customer/Applicant Name/Business Name \_\_\_\_\_ \*Customer SSN/EIN \_\_\_\_\_

\*Applicant Home Address/Business Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Type of Business: Proprietorship      General Partnership      Ltd Partnership      Corporation      LLC      \*DOB \_\_\_\_/\_\_\_\_/\_\_\_\_

Mailing Address (if different from physical) \_\_\_\_\_ County \_\_\_\_\_ Primary Type of Farming \_\_\_\_\_

Home/Phone# \_\_\_\_\_ Work/Cell# \_\_\_\_\_ Email \_\_\_\_\_

Primary Employer \_\_\_\_\_ Years Employed? \_\_\_\_\_ Occupation \_\_\_\_\_

Personal Financial Information      Assets \_\_\_\_\_      Liabilities \_\_\_\_\_      Net Worth \_\_\_\_\_

Do you have an Operating Line of Credit with a Financial Institution? (CIRCLE ONE)      Yes      No

Credit Limit \_\_\_\_\_ Current Balance \_\_\_\_\_

Gross Sales \_\_\_\_\_ Net Business Income \_\_\_\_\_ Other Income \_\_\_\_\_

Have you ever filed for bankruptcy? (CIRCLE ONE)      Yes      No      If yes, Chapter \_\_\_\_\_ When? \_\_\_\_\_

Are there any unsatisfied judgements against you? (CIRCLE ONE)      Yes      No

*\*Required information*

## CO-APPLICANT INFO

Co-Applicant Name \_\_\_\_\_ Co-Applicant SSN \_\_\_\_\_

Co-Applicant Home Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

DOB \_\_\_\_/\_\_\_\_/\_\_\_\_ Co-Applicant Phone # \_\_\_\_\_ Co-Applicant Email Address \_\_\_\_\_

Relationship with Primary Applicant \_\_\_\_\_ Employer \_\_\_\_\_ Years Employed? \_\_\_\_\_ Occupation \_\_\_\_\_

Have you ever filed for bankruptcy? (CIRCLE ONE)      Yes      No      If yes, Chapter \_\_\_\_\_ When? \_\_\_\_\_

Are there any unsatisfied judgements against you? (CIRCLE ONE)      Yes      No

**For a total credit limit greater than \$50,000 please complete the additional information below and submit your application as directed. If a Partnership, Corporation or LLC, include personal balance sheets with supporting schedules of the general partner, president, owner or managing member. Include any interest held by a co applicant, including spouse, if applicable.**

## TERMS AND CONDITIONS

### BANK

Bank Name \_\_\_\_\_ Loan Officer \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Loan Acct # \_\_\_\_\_ Checking Acct # \_\_\_\_\_

Bank Phone # \_\_\_\_\_ Bank Fax # \_\_\_\_\_ Loan Officer # \_\_\_\_\_

### TRADE

Name \_\_\_\_\_ Account # \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_ St \_\_\_\_\_ Zip \_\_\_\_\_

Contact \_\_\_\_\_ Phone # \_\_\_\_\_ Fax # \_\_\_\_\_

PRODUCER CREDIT APPLICATION

# EVERGRO FUEL CARD

Are you interested in an EverGRO Fuel Card? (CIRCLE ONE)      Yes      No

If yes, please specify how many EverGRO Fuel Cards you would like? \_\_\_\_\_

## TERMS AND CONDITIONS

Permission from Individuals To Use Their Consumer Credit Reports: The undersigned hereby consent(s) to Creditor's (EverGRO Cooperative) use of a non-business consumer credit report on the undersigned in order to further evaluate the creditworthiness of the undersigned as principal(s), proprietor(s) and/or guarantor(s) in connection with the extension of credit as contemplated by this credit application. The undersigned hereby authorize(s) Creditor to utilize a consumer credit report on the undersigned from time to time in connection with the extension or continuation of the credit represented by this credit application. The undersigned as (an) individual(s) hereby knowingly consent(s) to the use of such credit report consistent with the Federal Fair Credit Reporting Act as contained in 15 U.S.C. et seq.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

### CREDIT POLICY & TERMS

- The Credit Policy of the Creditor shall be extended 30 days' accommodation credit to approved costumers. No customer shall be extended additional credit if any portion of the account is over 60 days past due. At the discretion of the Creditor, new credit will only be extended after the customer pays the past due portion of the account in full.
- If this account is referred to an Attorney or Collection Agency for collection, the Customer agrees to pay, in addition to the balance due and the applicable FINANCE CHARGE, the maximum Attorney's fees, Collection Agency fees, and Court costs permitted by State law.
- The Creditor has the right to reduce the Credit Line and/or withdraw credit privileges at any time without prior notice, except as otherwise provided by law.
- Customer and Creditor may terminate this agreement at will as to future purchases. Customer certifies that the information given on this application is given to obtain credit and is true and correct.
- You may be asked to provide a copy of your driver's license or other identifying documents.
- SEE BELOW for the FINANCE CHARGES; INTEREST RATES; that apply for transaction in Virginia.

Finance Charge/Interest (Annual): **18%**

Finance Charge/Interest (Per Month): **1.50%**

Minimum Finance Charge: **\$1.00**

EverGRO Cooperative reserves the right to obtain additional financial information.

Creditor refers to EverGRO Cooperative.

*For churches and non-profit please provide a resolution or other form of authorization from your board of directors or other governing body. Without this authorization EverGRO Cooperative will not be able to deliver by your location.*

The preceding information has been supplied in order to establish credit. The EverGRO Cooperative Credit Department is authorized to investigate your credit worthiness, credit history, and financial responsibility with other creditors and banks, and credit reporting agencies. I/We hereby certify that all information provided in this application is true and correct.

Applicant: \_\_\_\_\_ Date: \_\_\_\_\_ Co-Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

Applicant Printed Name: \_\_\_\_\_ Co-Applicant Printed Name: \_\_\_\_\_