

# CONSUMER NET 30-DAY CREDIT



Type of Account Requested:  Individual  Joint  
 Agronomy  Energy  Bulk Feed  Retail

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

## INFORMATION ABOUT YOURSELF

(Application to be completed on name of purchase which the account is to be carried)

First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YYYY)

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

How long at this address? \_\_\_\_\_ Years \_\_\_\_\_ Months SSN \_\_\_\_\_

Home Phone \_\_\_\_\_ Email \_\_\_\_\_

Mailing Address (if different from home address): \_\_\_\_\_

Previous Address (if less than 2 years at present address): \_\_\_\_\_

How long at this address? \_\_\_\_\_ Years \_\_\_\_\_ Months

Landlord/Mortgage Holder Name \_\_\_\_\_ (CIRCLE ONE) Rent Own Buying Other

Mo. Payment \_\_\_\_\_ Mortgage Payment \_\_\_\_\_ Est. Value \_\_\_\_\_

Employer \_\_\_\_\_ Occupation \_\_\_\_\_

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

Phone \_\_\_\_\_ How long? \_\_\_\_\_ Years \_\_\_\_\_ Months

Gross Monthly Salary \_\_\_\_\_

Former Employer (if less than 2 years with present employer) \_\_\_\_\_

Occupation \_\_\_\_\_ How long? \_\_\_\_\_ Years \_\_\_\_\_ Months

## JOINT APPLICATION/OTHER INFORMATION

Complete this section if you are applying for a joint account or if you are relying on the income of another person to qualify for an account.

First Name \_\_\_\_\_ Middle Initial \_\_\_\_\_ Last Name \_\_\_\_\_

Date of Birth \_\_\_\_/\_\_\_\_/\_\_\_\_ (MM/DD/YYYY)

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

Home Phone \_\_\_\_\_ SSN \_\_\_\_\_ Age \_\_\_\_\_

Relationship to Applicant \_\_\_\_\_

## 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? \_\_\_\_\_

CONSUMER NET 30-DAY CREDIT APPLICATION

# TERMS AND CONDITIONS

## NET 30-DAY CREDIT ACCOUNT POLICY

The Credit Policy of this Association shall be to extend 30 days' accommodation credit to approved customers. No customer shall be extended additional credit if any portion of the customer's account is over 60 days past due, until the customer pays the past due portion of the account in full.

## NET 30-DAY CREDIT ACCOUNT TERMS

The period allowed for payment is 30 days from the first billing statement rendered following the charge. Charges after that time are in default. Purchases paid within 30 days of the billing statement are not subject to the FINANCE CHARGE. Purchases unpaid for as of the second billing statement following purchase are subject to a 1.5% FINANCE CHARGE per month on the Previous Balance less payment and credits appearing on that statement, with a minimum finance charge of 50 cents (Annual Percentage Rate 18%).

The Customer agrees to pay, in addition to the balance due and the applicable FINANCE CHARGE, an amount equal to 25%, or the maximum permitted by law, whichever is less, of the balance due as attorneys' fees and Court costs, if this account is referred to attorneys for collection and/or any collection agency fee incurred to the extent permitted by law. Customer and seller 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.

## IN CASE OF ERRORS OR INQUIRES ABOUT YOUR BILL

The Federal Truth in Lending Act requires prompt correction of billing mistakes.

1. If you want to preserve your rights under the Act. Here's what you do if you think your bill is wrong or if you need more information about an item on your bill-
  - a. Do not write on the bill. On a separate sheet of paper write (you may telephone your inquiry but doing so will not preserve your rights under this law) the following:
    - i. Your name and account number (if any).
    - ii. A description of the error and an explanation (to the extent you can explain) why you believe it is an error. If you only need more information, explain the item you are not sure about and, if you wish, ask for evidence of the charge such as a copy of the charge slip. Do not send in your copy of sales slip or other document unless you have a duplicate copy for your records.
    - iii. The dollar amount of the suspected error.
    - iv. Any other information (such as your address) which you think will help the creditor to identify you or the reason for your complaint or inquiry.
  - b. Send your billing error notice to the address on your bill which is listed after the words: "Send Inquires to:" or similar wording. Mail it as soon as you can but in any case early enough to reach the creditor within 60 days after the bill was mailed to you. If you have authorized your bank to automatically pay from your checking or savings account any credit cards bills from that bank. You can stop or reverse payment on any amount you think is wrong by mailing your notice so the creditor receives it within 16 days after the bill was sent to you. However, you do not have to meet this 16-day deadline to get the creditor to investigate your billing error claim.
2. The creditor must acknowledge all letters pointing out possible errors within 30 days of receipt, unless the creditor is able to correct your bill during that 30 days. Within 90 days after receiving your letter, the creditor must correct the error or explain why the creditor believes the bill was correct. Once the creditor has explained the bill, the creditor has no further obligation to you even though you still believe that there is an error, except as provided in paragraph 5 below.
3. After the creditor has been notified neither the creditor nor an attorney nor a collection agency may send you collection letters to take other collection action with respect to the amount in dispute; but periodic statements may be sent to you and the disputed amount can be applied against your credit limit. You cannot be threatened with damage to your credit rating or sued for the amount in question, nor can the disputed amount be reported to a credit bureau or to other creditors as delinquent until the creditors has answered your inquiry. However, you remain obligated to pay the parts of your bill not in dispute.
4. If it is determined that the creditor has made a mistake on your bill, you will not have to pay any finance charges on any disputed amount. If it turns out that the creditor has not made an error, you may have to pay finance charges on the amount in dispute, and you will have to make up any missed minimum or required payments on the disputed amount. Unless you have agreed that your bill was correct, the creditor must send you a written notification of what you owe; and it is determined that the creditor did make a mistake in billing the disputed amount, you must be given the time to pay which you normally are given to pay undisputed amounts before any more finance charges or late payment charges on the disputed amount can be charged on you.
5. If the creditors explanation does not satisfy you and you notify the creditor in writing within 10 days after you receive his explanation that you still refuse to pay the disputed amount, the creditor may report you to the credit bureaus and other creditors and may pursue regular collection procedures. But the creditor must also report that you think you do not owe the money, and the creditor must let you know to whom such reports were made.
6. If the creditor does not follow these rules, the creditor is not allowed to collect the first \$50 of the disputed amount and finance charges, even, if the bill turns out to be correct.
7. If you have a problem with property or services purchased with a credit card, you may have the right not to pay the remaining amount due on them if you first try in good faith to return them or give the merchant a chance to correct the problem. There are two limitations on this right:
  - a. You must have bought them 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.

However, these limitations do not apply if the merchant is owned or operated by the creditor, or if the creditor mailed you the advertisement for the property or services.

## PLEASE READ THE FOLLOWING CAREFULLY BEFORE SIGNING:

I/We certify that the foregoing information has been supplied truthfully, accurately, and voluntarily and therefore authorize the named creditor to investigate my/our credit worthiness, credit history and financial responsibility through any credit bureau or by any other reasonable means, including direct contact of past and present creditors. I/We also authorize banks and other financial institutions to give information to the named creditor in connection with this transactions about my/our savings and checking accounts and loans. If credit is extended as a result of this application. I/we agree to make payment promptly in accordance with the creditor's usual terms. I/we have read and agree to all terms set forth on both sides of this application and acknowledge receipt of a copy of this application and acknowledge receipt of a copy of this application and attached forms explaining any credit plan applied for above. I/we agree to the terms and conditions of the regular account.

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

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