



# Credit Application

Date: \_\_\_\_\_

Office Use    DGA Location: \_\_\_\_\_    DGA Employee Requesting: \_\_\_\_\_

## Applicant information

Type of Ownership:     Corporation     Partnership     LLC     Individual

Name:

Date of birth: \_\_\_\_\_    SSN (or tax ID): \_\_\_\_\_    Phone: \_\_\_\_\_

Current address:

City: \_\_\_\_\_    State: \_\_\_\_\_    ZIP Code: \_\_\_\_\_

Own     Rent    Monthly payment or rent: \_\_\_\_\_    How long? \_\_\_\_\_

Previous address:

City: \_\_\_\_\_    State: \_\_\_\_\_    ZIP Code: \_\_\_\_\_

Own     Rent    Monthly payment or rent: \_\_\_\_\_    How long? \_\_\_\_\_

Mortgage company (home or farm): \_\_\_\_\_    Loan amount: \_\_\_\_\_

Amount of credit desired: \_\_\_\_\_    Do you want a fuel card?     Yes     No

## Accounts Payable Contact

Name: \_\_\_\_\_    Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_    Do you require a P.O.?     Yes     No

Would you like to enroll in paperless billing?     Yes     No

## Employment Information

Current employer:

Employer address: \_\_\_\_\_    How long? \_\_\_\_\_

Phone: \_\_\_\_\_    E-mail: \_\_\_\_\_    Fax: \_\_\_\_\_

City: \_\_\_\_\_    State: \_\_\_\_\_    ZIP Code: \_\_\_\_\_

Position: \_\_\_\_\_     Hourly     Salary    Annual income: \_\_\_\_\_

Previous employer:

Address: \_\_\_\_\_    How long? \_\_\_\_\_

Phone: \_\_\_\_\_    E-mail: \_\_\_\_\_    Fax: \_\_\_\_\_

City: \_\_\_\_\_    State: \_\_\_\_\_    ZIP Code: \_\_\_\_\_

Position: \_\_\_\_\_     Hourly     Salary    Annual income: \_\_\_\_\_

### Co-Applicant Information, if for a joint account

Name:		
Date of birth:	SSN:	Phone:
Current address:		
City:	State:	ZIP Code:
<input type="checkbox"/> Own <input type="checkbox"/> Rent	Monthly payment or rent:	How long?
Previous address:		
City:	State:	ZIP Code:
<input type="checkbox"/> Own <input type="checkbox"/> Rent	Monthly payment or rent:	How long?

### Credit References (Other than banks)

Name:	City & State:	Phone:
E-mail:		Fax:
Name:	City & State:	Phone:
E-mail:		Fax:
Name:	City & State:	Phone:
E-mail:		Fax:

THIS AGREEMENT, made and entered on the above stated day by the said Credit Patron and Cooperative named above, pursuant to the Consumer Credit Protection Act (Federal Truth in Lending Act, Public Law 90-321:82 Stat 146) and the Missouri Uniform Commercial Code presently in force.

THE COOPERATIVE AGREES, if this agreement is approved by the association, that it shall allow the credit patron to purchase goods and services on credit, and the credit patron agrees to pay for any goods and services in accordance with this agreement.

**DUE DATE:** All purchases made on credit during the month that are reflected during the month that are reflected on the periodic billing statement for such month are due and payable upon receipt of the billing statement.

**CONVENIENCE CREDIT:** If all purchases are paid in full before the 15<sup>th</sup> day of the month following the month of purchase, the account shall not be subject to any FINANCE CHARGE

**FINANCE CHARGE:** Any balance not paid by the 15<sup>th</sup> of the month following the month of purchase shall be subject to a FINANCE CHARGE of 1.5% per month (18% annual percentage rate). Said FINANCE CHARGE to apply to the unpaid balance on the account on the last day of the billing cycle carried over from the prior month, and minimum amount of such charge shall be \$.50 per month.

**TERMINATION OF CREDIT:** The cooperative reserves the right to terminate credit sales to patron at any time without prior notification and in addition, thereto, no additional credit purchase will be allowed to any account that is over 30 days past due.

**CHANGE IN TERMS:** This agreement may be changed by the cooperative association to increase the FINANCE CHARGE, change the due date, change the billing cycle, change the method of calculating the FINANCE CHARGE, or change matters of a similar nature within the limitations of applicable law. Notice of any such change shall be given to the patron in two billing cycles prior to the effective prior to the effective date of change.

**SECURITY FOR ACCOUNT:** Any purchases made pursuant to this agreement shall be secured by a security interest and lien in any investment the patron may have in the cooperative association. Investment means any demand notes, debentures, or equities. The patron does not have the right to demand offset of such investment on this account. Such an offset may be made only at the discretion of the Board of Directors of this association.

**AGENCY:** Until notified in writing to the contrary by the patron; the cooperative association may assume that the patron's spouse, children, and employees, if any, are authorized to purchase goods or services and charge them to the patron's account.

**COLLECTION FEES:** In the event, however, that the above signed fails to pay the account within three months after the purchase date, in addition to the unpaid balance, plus the retail FINANCE CHARGE, the above signed will be required to pay reasonable attorney/collection fees where such balances are referred for collection to any attorney or agency, not a salaried employee of the seller, and for court costs.

Signature of applicant	Date
Signature of co-applicant, if for joint account	Date