



CONSUMER CREDIT APPLICATION

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| Applicant Name | Spouse / Partner Co-Applicant's Name |
| Mailing Address City State ZIP | Physical Address City State ZIP |
| Main Phone | Main Phone |
| Other Phone | Other Phone |
| Email | Email |
| Date of Birth | Date of Birth |
| Social Security # | Social Security # |
| Driver's License # | Driver's License # |
| Employer | Employer |
| Employer Address City State ZIP | Employer Address City State ZIP |
| Employer Phone | Employer Phone |
| Occupation | Occupation |
| Start date Monthly Salary | Start date Monthly Salary |
| Does applicant or co-applicant have any unsatisfied judgments, law suits pending, state or federal tax liens or bankruptcy? | |
| Name & address of nearest relative (not living with you) | Name & address of nearest relative (not living with you) |
| Their Phone | Their Phone |
| Bank Name & Address | People Authorized to Charge to this account |
| Bank Contact | Bank Phone |

The information contained in this application is provided for the purpose of obtaining or maintain credit with Dodge City Cooperative Exchange dba Pride Ag Resources. The undersigned understands the Cooperative Association is relying on the information provided herein in deciding to grant or continue credit. The undersigned represents and warrants the information is true and complete. The undersigned gives the Cooperative Association the authority to make all inquiries as it deems necessary including, but not limited to, pulling consumer credit reports.

Applicant(s) agrees it is bound by the terms of the Credit Policy. A copy of our credit policy is listed on the back of this form.

Applicant(s) acknowledges it has received, read and understand such terms and conditions, upon date of signing this agreement.

| | |
|-----------|-----------|
| Signature | Signature |
| Name | Name |
| Date | Date |



CREDIT POLICY

If The Dodge City Cooperative Exchange DBA Pride Ag Resources, Dodge City, Kansas (hereafter referred to as The Cooperative Association), approves credit for goods and/or services, the applicant agrees to pay in accordance with the terms of this credit policy for any and all such goods and/or services. Agreement is pursuant to the Consumer Credit Protection Act (Federal Truth in Lending Act, Public Law 90-321; 82 Stat. 146) and the Kansas Uniform Consumer Credit Code (K.S.A. 1973 Supp. 16a-101 et. seq.).

DUE DATE: All purchases made on credit during the month are due and payable by the 25th day of the month following the month of purchase.

FINANCE CHARGE: Any balance not paid by the 25th day of the month following the month of purchase shall be subject to FINANCE CHARGE computed at a periodic rate of 1.5% per month, which is an **ANNUAL PERCENTAGE RATE OF 18.0%** and the **minimum amount of such charge shall be \$1.00 per month**

TERMINATION OF CREDIT: The Cooperative Association reserves the right to terminate credit sales to patron at any time without prior notification. In addition thereto, no additional credit purchases shall be allowed to any account that is over 30 days past due.

SECURITY FOR ACCOUNT: The Cooperative Association waives the lien that it may be given by law arising because of the sale of goods or services used to improve the place of the patron's principal residence. Any sale of goods intended to be used primarily for personal, family or household purpose shall be unsecured unless the Cooperative Association otherwise takes a security interest in any investment the patron may have in the Cooperative Association. Investment means any stock, equity credits, or written notices of allocation. The patron does not have the right to demand off-set of such investments on his account. Such an off-set may be made only at the discretion of the board of directors of the Cooperative Association in accordance with its by-laws.

CHANGE OF TERMS: This agreement may be changed by the Cooperative Association to increase or reduce the FINANCE CHARGE, change the credit termination provisions, or change matters of a similar nature within the limitations of applicable law. Notice of any such change shall be given to the patrons in two billing cycles prior to the effective date of the change.

AGENCY: Until notified in writing to the contrary by the patron, the Cooperative Association may assume that the patron's spouse, children over the age of sixteen years, and employees, if any, are authorized to purchase goods or services and charge to them to the patron's account.

Applicant shall immediately notify Cooperative Association of any change in ownership, legal status, address, entity change, tax identification or credit status.

PERSONAL GUARANTY: As a condition of granting credit to any business, the Cooperative Association may, at its sole discretion require one, or more personal guaranties of the applicant's account to be signed. A personal guaranty of at least one principal is required for LLCs.

FINANCIAL STATEMENTS: The Cooperative Association reserves the right to request financial statements from the patron for the extension of credit to such patron.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with the law concerning this creditor is Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.