

AG PARTNERS COOPERATIVE, INC. INDIVIDUAL CREDIT APPLICATION

• 201 NORTH 6TH STREET • P.O. BOX 204 • SENECA, KS 66538 • (785) 336-6153 •

TO BE COMPLETED BY THE APPLICANT(S) OR ANY GUARANTOR OF THE APPLICANT(S) (Items highlighted in yellow must be completed)

Patron Name		SS#	
Driver's License Number		Email Address	
Physical Address		City/State/Zip	
Mailing Address		City/State/Zip	
Phone		Statements Emailed Y/N	
Employer Name			
Employer Address			
Employer Phone#		Length of Employment	

Co-Patron Name		SS#	
Driver's License Number			
Address		City	
State		Zip	Phone
Co-Patron Employer Name			
Name/Address			
Phone#		Length of Employment	

Patron Bank			
Address		Phone#	
Name on account			
Type of account		Account#	
Credit/Trade Reference			
Does your lender require joint payable grain checks? Y / N	If yes, please state lender institution		

Co-Patron Bank			
Address		Phone#	
Name on account			
Type of account		Account#	
Credit/Trade Reference			

Items you wish to purchase:

- | | |
|--|--|
| <input type="checkbox"/> Agronomy Products
<input type="checkbox"/> Grain Storage
<input type="checkbox"/> Grain Purchases
<input type="checkbox"/> Propane | <input type="checkbox"/> Bulk Fuel Deliveries
<input type="checkbox"/> Mr. Tire Services
<input type="checkbox"/> Farm Supply
<input type="checkbox"/> Gas Pump Fuel – Requested Card Pin # _____ |
|--|--|

Requested Credit Limit: \$ _____

AG PARTNERS COOPERATIVE, INC. INDIVIDUAL CHARGE ACCOUNT AGREEMENT

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Name of Credit Patron: _____ Birth Date: _____ SSN# _____
First, Middle Initial, Last

Address: _____ Phone # _____
Street City State Zip

Name of Credit Co-Patron: _____ Birth date: _____ SSN# _____
First, Middle Initial, Last

THIS AGREEMENT is made and entered into by the said Credit Paton and the cooperative association (named above) and, to the extent applicable, pursuant to the Consumer Credit Protection Act (Federal Truth in Lending Act, 15 U.S.C. § 1601 *et seq.* as amended) and the Kansas Uniform Consumer Credit Code (K.S.A. 16a 1-101 *et seq.* as amended). The cooperative association agrees, if this agreement is approved by the association, that it shall allow the Credit Patron to purchase goods and services on credit and 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 on the periodic billing statement for such month are due and payable upon receipt of the billing statement.

CONVENIENCE CREDIT If all purchase are paid in full before the last 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 before the second billing date (the last day of the month following the month of purchase) shall be subject to a FINANCE CHARGE of 1.5% per month which is an ANNUAL PERCENTAGE RATE of 18%. Said FINANCE CHARGE shall apply to the unpaid balance on the account on the last day of the billing cycle carried over from the prior month, and the 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 the addition thereto, no additional credit purchases will be allowed on 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 30 days prior to the effective date of the change.

SECURITY FOR ACCOUNT Any purchase(s) made pursuant to this agreement shall be secured by a security interest and a lien upon any Investment(s) the Credit Patron may have in the cooperative association. Investment(s) includes, without limitation, any certificates of indebtedness, note, stock, stock credit, revolving fund credit, patronage ledger credit, or credits of a similar nature. The Credit Patron does not have the right to demand offset of such investment on the Credit Patron's account. Such an offset may be made only at the discretion of the Board of Directors of this cooperative association. Any purchases made pursuant to this agreement shall also be secured by a security interest in Credit Patron's (a) crops, whether annual or perennial, whether grown, growing or to be grown, and whether harvested or unharvested, the products and proceeds thereof, and stored grain, including all of the foregoing designated as inventory; (b) any negotiable or nonnegotiable documents, scale tickets, and the like resulting from storage of such products; (c) seed, fertilizer, chemicals used or produced by Credit Patron in farming operations; and (d) accounts, contract rights (including proceeds from insurance policies covering any of the above).

COLLECTION ATTORNEY FEES Credit Patron agrees to pay the reasonable costs of collection, including, but not limited to attorney and collection fees (but not both), and court costs, but such fees may not exceed 15% of the unpaid debt after default in accordance with KSA 16a-2-507, as amended, if applicable.

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 are authorized to charge the purchase goods or services to the patron's account.

Applicant hereby authorizes any bank or trade reference named on credit application to release information requested for the purpose of obtaining and/or reviewing credit. Applicant hereby authorizes Company, or its designee, to contact credit-reporting agencies and the above-named references regarding Applicant's credit and financial responsibility for the purpose of obtaining credit and for review for the purpose of maintaining the credit relationship. Applicant directs the References to provide relevant information to the Company. Applicant agrees that as a condition of extension of credit, the Company may now or may hereafter require Applicant to submit verifiable financial statement(s) to the Company, and Company may further require Security Interests, Letters of Credit, Input Liens, or acceptable Guarantees, or such other instruments the Company deems necessary in its sole discretion. Applicant is responsible for providing the lender of joint payable grain checks if necessary.

The undersigned submits that he/she has actual authority to sign this document, is authorized by the Applicant to enter into this agreement, and that the information provided above is true and correct.

Signature of Credit Patron

(Date)

Signature of Co-Patron (Date)

NOTE: 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 that 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. The Federal Agency that administers compliance with the laws concerning this creditor is the FEDERAL TRADE COMMISSION, EQUAL CREDIT OPPORTUNITY, WASHINGTON, D.C.