



The purpose of this notice is to inform you, our valued customers, of our credit policy. Please review this information carefully. Following is a listing of credit services and options that we offer. A Credit Application **MUST** be submitted and approved from the credit department on all new accounts.

Regular monthly charge account

- A. Purchases will be posted daily.
- B. Billing cycle closing date is the end of the month.
- C. Itemized statement will be mailed at the end of each month
- D. Payment is due **IN FULL** on the 20th of the month following purchase
Example: Patron charges in May, statement received approximately 5th of June.
Total amount is due by June 20th. Please allow 7 days for mail to reach us. Payments must be **Received** by the 20th to avoid additional finance charge.
- E. If the account is not paid in full by the 20th, the patron will be assessed 1.75% monthly finance charge, which is the
Annual percentage rate of 21% on any unpaid balance.
- F. Electronic funds transfer available for easy monthly account payment.
- G. Reminders, Phone calls or texts will be made to all patrons regarding their past due account.
- H. No additional credit will be allowed if the accounts is unpaid by the 20th of the following month.
- I. If no payment or communication has taken place from the patron, the account will be considered for Legal or collection procedures. If there is a problem, please contact the credit department.
- J. If your account is C.O.D. closed or in collection procedures, we will no longer deliver to you unless You have paid for your product at a AgState location 24 hours prior to delivery with a certified check, money order or cash. Our drivers will not pick up a check.
- K. To receive a cash discount off tank wagon purchases you must pay for the ticket within 7 days of delivery
- L. Debit/Credit cards can be utilized, but a 5% fee will apply, except for credit cards used at the cardtrol pumps for Fuel purchases. We will not allow credit cards to be used for feed, agronomy, or grain purchases.

Cardtrol Cards

- A. Used for gas and fuel 24/7 at our pump islands only. No annual service fees
- B. Patron must apply for a cardtrol card by filling out an application and be 18 years of age.
- C. Credit terms same as regular monthly charge
- D. Please notify the credit department immediately if the card is lost or stolen so that it can be deactivated
- E. All charges are the responsibility of the cardholder up to the time the card was reported lost/stolen.
- F. Cards will be locked out if account is not paid according to our credit terms.

Prepay and Contracting Programs

- A. Patron's monthly charge account must be current to take advantage of these plans
- B. All prepay monies are posted to your account
- C. Patrons cannot advance pay more than total annual purchases.

NSF Bad checks or ACH

- A. A \$30 service charge on all returned items will be assessed for any reason.
- B. Patron will receive a call or certified letter notifying them of a returned item
- C. We will pursue legal action if necessary to collect all bad checks
- D. Patrons' acct will be put on CASH ONLY until the issue is resolved

For more in-depth policies for Grain, Agronomy, Feed and Petroleum, please contact your AgState location or the credit department.