

CREDIT APPLICATION

New Account _____

Account Name Change _____

Current Account ID: _____

SECTION 1: CONTACT INFORMATION (to be completed for all applications):

* mandatory fields

* Applicant's Full Legal Name		Doing Business As (If Applicable)		Co-Applicant's Full Legal Name	
* Physical Street Address	* City	* ST	* ZIP	* County	
* Mailing Address	City	ST	ZIP	County	
* Current Employer	* Number of Years Employed	* Supervisor			
* Federal ID#/Social Security #	* Main Contact Email Address	Home Phone #	* Cell Phone #	* Date of Birth (mm/dd/yyyy)	
* Total Assets	* Total Liabilities	* What Location(s) will you be conducting business at?		<input type="checkbox"/> Yes <input type="checkbox"/> No * Will your purchases be sales tax exempt?	

SECTION 2: CO-APPLICANT (IF APPLICABLE)

Physical Street Address	City	ST	ZIP	County
Mailing Address (If different from above)	City	ST	ZIP	County
Federal ID#/Social Security #	Email Address	Home Phone #	Cell Phone #	

SECTION 3: (To be completed if Applicant is a Business, Corporation, LLC, Partnership or Trust - add additional sheet if needed)

Date Business/Trust Started	State Organized In	Is PO Required?	Fax #		
Name (1)	% of ownership	Title	Federal ID#/Social Security #		
Home Address	City	ST	ZIP	Home Phone #	Cell Phone #
Name (2)	% of ownership	Title	Federal ID#/Social Security #		
Home Address	City	ST	ZIP	Home Phone #	Cell Phone #

SECTION 4: PRIMARY BANK REFERENCE:

* Name	* City/St	* Contact	* Telephone #	Account
* Any unsatisfied judgements, lawsuits pending, State or Federal Tax Liens, or bankruptcy against applicant or any principal? <input type="checkbox"/> Yes <input type="checkbox"/> No				

By signing below, Applicant is applying for convenience credit under the terms and conditions of MKC's Credit Policy and Agreement and agrees to execute and be bound by such agreement if credit is extended. Applicant acknowledges it has received, read, and understands the terms and conditions of the Credit Policy and Agreement. Do not sign this application if you have not received and read the Credit Policy and Agreement. The information contained in this application is provided for the purpose of obtaining or maintaining convenience credit with MKC. The undersigned understands MKC is relying on the information provided herein in deciding to grant or continue credit. The undersigned represents and warrants the information provided is true and complete. If requested by MKC, Applicant hereby authorizes MKC to contact credit-reporting agencies and trade 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 such references to provide relevant information to MKC. Applicant agrees that as a condition of extension of credit, MKC may now or may hereafter require Applicant to submit verifiable financial statement(s) to MKC and MKC may further require Security Interests, Letters of Credit, Input Liens, or acceptable Guarantees, or such other instruments MKC deems necessary in its sole discretion. The undersigned hereby agrees any disputes arising out of this agreement or goods and merchandise ordered or delivered pursuant hereto will be governed and settled under applicable principles of law, under jurisdiction of the State of Kansas Courts and that venue in any such action shall be in the County of McPherson. By signing this document, the undersigned certifies that s/he is the Applicant, or an agent designated to sign credit documents on behalf of the Applicant.

Legal Name of Business Authorized by (Please print) Title

Applicant's Signature Date Co-Applicant's Signature Date

* _____
Parent or Guardian's Signature Date

* **NOTE:** Applications submitted by individuals under the age of 21 must be co-signed by a parent, guardian or spouse over 21 years of age who has the means to repay debt.

CREDIT APPROVAL DOES NOT ENTITLE APPLICANT TO PATRONAGE ALLOCATION.
TO BE ELIGIBLE FOR PATRONAGE, PLEASE COMPLETE A MEMBERSHIP APPLICATION, W-9 FORM and ACH FORM.

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.

FOR OFFICE USE ONLY

Approved New Acct ID Credit Limit

Authorized Signature Date

Not Approved

If Mid Kansas Cooperative Association (hereinafter referred to as "MKC") approves credit for goods and/or services, the applicant (Credit Patron") agrees to pay in accordance with the terms and conditions of this credit policy for any and all such goods and/or services purchased on credit.

AGREEMENT: THIS AGREEMENT is made and entered into between the Credit Patron and MKC 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).

PERSONAL GUARANTEE: As a condition of granting credit to any Credit Patron, MKC may, in its sole discretion, require one or more personal guaranties of the Credit Patron's account to be signed by others.

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 by Credit Patron of the billing statement.

CONVENIENCE CREDIT: The credit extended to Credit Patron is convenience credit. If all purchases are not paid in full before the last day of the month following the month of purchase, the account will be considered past due, on hold and subject to a FINANCE CHARGE. Accounts on 10-day terms with ACH payments or with personal check payments not paid within 10 days will be considered past due, on hold, and subject to a FINANCE CHARGE.

FINANCE CHARGE: Any balance not paid within the terms stated above shall be subject to a FINANCE CHARGE of 1.5% per month which is an ANNUAL PERCENTAGE RATE OF 18.0% and the minimum amount of such charge shall be \$.50 per month.

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

CHANGE IN TERMS: This agreement may be changed by MKC to increase the FINANCE CHARGE, 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 Credit Patron at least 30 days prior to the effective date of change.

SECURITY FOR ACCOUNT: Any purchase(s) made pursuant to this agreement shall be secured by a security interest and lien in any investment the Credit Patron may have with MKC. Investment means any certificates of indebtedness, note, stock, or stock credit, or revolving fund credit, patronage ledger credit, cash patronage, participation certificates, per unit retains, qualified and non-qualified allocation credits and such other book credits for which provision is now or hereafter may be made for in the Articles and Bylaws of the cooperative. The Credit Patron does not have the right to demand offset of such investment on his account. Such an offset may be made only at the discretion of the Board of Directors of MKC. The Credit Patron hereby consents to cooperative filing financing statements as the cooperative deems appropriate in its sole discretion and in all locations deemed appropriate by the cooperative.

COLLECTION/ATTORNEY FEES: Credit Patron agrees to pay the reasonable costs of collection, including but not limited to, attorney and collection agency 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, when such law applies to this Agreement.

CHANGE IN CREDIT PATRON STATUS: Credit Patron shall immediately notify MKC of any change in Credit Patron's legal status, domicile address, name, or credit status, and where applicable, Credit Patron's ownership or legal status.

AGENCY: Until notified in writing to the contrary by the Credit Patron, MKC may assume that, as the context requires, that the Credit Patron's employees, spouse, or children over the age of sixteen (16 years) are authorized to purchase goods or services and charge them to the Credit Patron's account.

NOTE: 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 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 law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580

Individual/Trustee

Signature

Print Name

Signature

Print Name

Partnership

Partnership Name

Partner's Signature

Print Name

Partner's Signature

Print Name

Corporation/LLC

Corporation Name

Authorized Signature

Print Name

Account Disclosure

Interest Rate and Interest Charges	
Annual Percentage Rate (APR) for Purchases	18.00%
Minimum Interest Charge	If you are charged interest, the charge will be no less than \$.50
How to Avoid Paying Interest	We will not charge you any interest on purchases if you pay the Balance before the last day of the month following the month of purchase.

Fees	
Penalty Fees	
<ul style="list-style-type: none">Returned PaymentInsufficient Check Fee	\$30.00 The lesser of \$10.00 or the amount charged us by your bank or lending institution not to exceed \$30.00.

How We Will Calculate Your Balance: We use a method called "Previous Balance." See your account agreement for more details.

Billing Rights: Information on your rights to dispute transactions and how to exercise those rights is provided in your Account Opening Disclosures.

YOUR BILLING RIGHTS: KEEP THIS DOCUMENT FOR FUTURE USE

This notice tells you about your rights and our responsibilities under the Fair Credit Billing Act.

WHAT TO DO IF YOU FIND A MISTAKE ON YOUR STATEMENT

If you think there is an error on your statement, write to us at:

MKC, PO Box D, Moundridge, KS 67107

In your letter, give us the following information:

- Account information: Your name and account number.
- Dollar amount: The dollar amount of the suspected error.
- Description of problem: If you think there is an error on your bill, describe what you believe is wrong and why you believe it is a mistake.

You must contact us:

- Within 60 days after the error appeared on your statement.
- At least 3 business days before an automated payment is scheduled, if you want to stop payment on the amount you think is wrong.

You must notify us of any potential errors in writing [or electronically]. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question.

WHAT WILL HAPPEN AFTER WE RECEIVE YOUR LETTER

When we receive your letter, we must do two things:

- Within 30 days of receiving your letter, we must tell you that we received your letter. We will also tell you if we have already corrected the error.
- Within 90 days of receiving your letter, we must either correct the error or explain to you why we believe the bill is correct.

While we investigate whether or not there has been an error:

- We cannot try to collect the amount in question, or report you as delinquent on that amount.
- The charge in question may remain on your statement, and we may continue to charge you interest on that amount.
- While you do not have to pay the amount in question, you are responsible for the remainder of your balance.
- We can apply any unpaid amount against your credit limit.

After we finish our investigation, one of two things will happen:

- If we made a mistake: You will not have to pay the amount in question or any interest or other fees related to that amount.
- If we do not believe there was a mistake: You will have to pay the amount in question, along with applicable interest and fees. We will send you a statement of the amount you owe and the date payment is due. We may then report you as delinquent if you do not pay the amount we think you owe.

If you receive our explanation but still believe your bill is wrong, you must write to us within 10 days telling us that you still refuse to pay. If you do so, we cannot report you as delinquent without also reporting that you are questioning your bill. We must tell you the name of anyone to whom we reported you as delinquent, and we must let those organizations know when the matter has been settled between us.

NOTICE: These Account Disclosures are provided pursuant to the Consumer Credit Protection Act (Federal Truth in Lending Act, Public Law 90-231: 82 Stat. 146, (hereinafter, "TILA")) to the extent the foregoing is applicable. Mid Kansas Cooperative Association is only subject to TILA or any other law to the extent provided therein, and nothing in these disclosures or any other account documents shall be construed as an intention to incorporate such laws when they do not apply or as a waiver of defenses available to Mid Kansas Cooperative Association.

FACTS

WHAT DOES MID KANSAS COOPERATIVE (MKC) DO WITH YOUR PERSONAL INFORMATION?

Why?	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
What?	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> ■ Social Security number and account balances ■ transaction history and purchase history ■ payment history and account transactions
How?	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does share?	Can you limit this sharing?
For our everyday business purposes— such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes— to offer our products and services to you	Yes	No
For joint marketing with other financial companies	Yes	No
For our affiliates' everyday business purposes— information about your transactions and experiences	Yes	No
For our affiliates' everyday business purposes— information about your creditworthiness	Yes	Yes
For our affiliates to market to you	Yes	Yes
For nonaffiliates to market to you	No	We don't share

To limit our sharing	<ul style="list-style-type: none"> ■ Mail the form below <p>Please note:</p> <p>If you are a <i>new</i> customer, we can begin sharing your information 30 days from the date we sent this notice. When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p> <p>However, you can contact us at any time to limit our sharing.</p>
Questions?	Call 620-345-6328

Mail-in Form

	<p>Mark any/all you want to limit:</p> <p><input type="checkbox"/> Do not share information about my creditworthiness with your affiliates for their everyday business purposes.</p> <p><input type="checkbox"/> Do not allow your affiliates to use my personal information to market to me.</p>						
	<table> <tr> <td>Name</td><td></td></tr> <tr> <td>Address</td><td></td></tr> <tr> <td>City, State, Zip</td><td></td></tr> </table>	Name		Address		City, State, Zip	
Name							
Address							
City, State, Zip							
Mail To:	<p>Mid Kansas Cooperative P.O. Box D Moundridge, KS 67107</p>						

Who we are	
Who is providing this notice?	MKC
What we do	
How does MKC protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
How does MKC collect my personal information?	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> ■ Open an account or pay your bills ■ pay us by check or give us your contact information ■ provide employment information
Why can't I limit all sharing?	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> ■ sharing for affiliates' everyday business purposes—information about your creditworthiness ■ affiliates from using your information to market to you ■ sharing for nonaffiliates to market to you <p>State laws and individual companies may give you additional rights to limit sharing.</p>
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account
Definitions	
Affiliates	<p>Companies related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>Our affiliates include financial companies such as Team Marketing Alliance.</i>
Nonaffiliates	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> ■ <i>MKC does not share with nonaffiliates so they can market to you.</i>
Joint marketing	<p>A formal agreement between nonaffiliated financial companies that together market financial products or services to you.</p> <ul style="list-style-type: none"> ■ <i>MKC does not jointly market.</i>
Other important information	

KANSAS DEPARTMENT OF REVENUE
AGRICULTURAL EXEMPTION CERTIFICATE

The undersigned purchaser certifies that the tangible personal property or service purchased from:

Seller: _____
Business Name

Address: _____
Street, RR, or P. O. Box City State Zip + 4

is exempt from Kansas sales and compensating use tax for the following reason:

- ☐ Ingredient or component part ☐ Consumed in production ☐ Propane for agricultural use
- ☐ The property purchased is farm or aquaculture machinery or equipment, repair or replacement parts, or labor services on farm or aquaculture machinery or equipment which will be used exclusively in farming, ranching, or aquaculture.
- ☐ Seeds and tree seedlings; fertilizers, insecticides, herbicides, germicides, pesticides, fungicides; and services, purchased and used for the purpose of producing plants in order to prevent soil erosion on land devoted to agricultural use.

Description of tangible personal property or services purchased:

The undersigned understands and agrees that if the tangible personal property or services are used other than as stated above or for any other purpose that is not exempt from sales or compensating tax, the undersigned purchaser becomes liable for the tax.

Purchaser: _____
Business Name

Address: _____
Street, RR, or P. O. Box City State Zip + 4

Authorized Signature: _____ Date: _____

THIS CERTIFICATE MUST BE COMPLETED IN ITS ENTIRETY.

WHO MAY USE THIS CERTIFICATE? Farmers, ranchers, feedlots, fisheries, grass farms, nurseries, Christmas tree farms, custom cutters, crop dusters, and others engaged in farming, ranching, aquaculture, or farm and ranch work for hire are entitled to this exemption.

WHAT PURCHASES ARE EXEMPT? This certificate contains five separate exemptions. Examples of items or uses that are exempt, and those that are taxable are given for each exemption. In addition to meeting the definition for an "ingredient or component part" or the "consumed in production" exemption, items purchased with this certificate must be used exclusively in agriculture or aquaculture to produce a product for resale — food, fiber, fur, or offspring for such purposes.

RETAINING THIS CERTIFICATE: Sellers should retain a completed copy of this certificate in their records for at least three years from the date of sale. A seller is relieved of liability for the tax if it obtains a completed exemption certificate from a purchaser with which the seller has a recurring business relationship. A certificate need not be renewed or updated when there is a recurring business relationship between the buyer and seller. A recurring business relationship exists when a period of no more than 12 months elapses between sales transactions.

INGREDIENT OR COMPONENT PART: EXEMPT: Wheat, corn, milo, soybean, and sunflower seed used to produce these crops; feed for beef or dairy cattle, sheep and hogs, ground grain for chickens in a poultry or egg-laying operation; food for aquatic plants and animals (fish); baler twine, baler wire and bale wrap used on hay that will be resold or used in the farmer or rancher's own livestock production operation. TAXABLE: Bedding plants and seeds for a home garden; or food for pets and pleasure animals.

CONSUMED IN PRODUCTION: EXEMPT: Insecticides, herbicides, fungicides, fumigants, germicides, pesticides, and other such chemicals used on growing agricultural crops for resale or used in the processing or storage of fruit, vegetables, feeds, seeds, and grains; antibiotics, biologicals, pharmaceuticals, vitamins, minerals, and like products which are fed, injected, or otherwise applied to livestock for resale; off-road diesel fuel, oil, and oil additives consumed by farm tractors and combines; LP gas for agricultural use. TAXABLE: Insecticides and the like purchased for use in a home garden; antibiotics, vitamins, etc. purchased for pets or pleasure animals; fuels, oils, for cars, trucks, and ATVs.

PROPANE FOR AGRICULTURAL USE: EXEMPT: Propane used to operate farm machinery. TAXABLE: Propane for non-agricultural use, including for barbecue grills, campers, RV equipment and vehicles licensed to operate on public highways.

FARM OR AQUACULTURE MACHINERY AND EQUIPMENT: To qualify, the machinery or equipment must be used **ONLY** in farming, ranching, the operation of the feedlot or nursery, farm or ranch work for hire, or aquaculture. The exemption applies to the rental or purchase of farm or aquaculture machinery and equipment, as well as the parts and labor purchased to repair or maintain the farm or aquaculture machinery and equipment. EXEMPT: Combines, discs, farm tractors, harrows, hay balers, irrigation and milking equipment, planters, plows, tillers, and work-site utility vehicles (see NOTICE 06-02). TAXABLE: Air compressors and tanks, all terrain vehicles (ATVs), automobiles and trucks, barn ventilators, building and electrical materials, bulldozers, fencing materials and tools, garden hoses, grain bins, hand tools, lawnmowers, silos, water and gas wells, welding equipment, and any equipment that becomes a part of a building, facility, or land improvement.

SEEDS AND TREE SEEDLINGS: All components of a shelter belt or wind break planted on **agricultural land** are exempt from sales tax. This includes the trees, fertilizers, pest control chemicals, moisture/weed barrier and staples, and above ground irrigation equipment. Furthermore, all services related to the planting or caring of the trees planted on **agricultural land** are exempt from sales tax.

Note: See Publication KS-1550, Kansas Sales & Use Tax for the Agricultural Industry, at www.ksrevenue.org for additional information.

FUEL 24 CARD ORDER FORM

SECTION 1: ACCOUNT INFORMATION

Account Name

Email

Home Phone Number

Cell Phone Number

MKC Account ID

Address

City

State

ZIP

SECTION 2: CARD INFORMATION

Select one: ☐ New Card ☐ Additional Cards ☐ Replacement Card (list card number shown on back of card) _____

Number of Cards Requested: _____

☐ Please mail my card(s), only applicable if forms are filled out at MKC location and applicant's ID is checked by MKC employee

☐ I, the account holder, will pick up my card(s) at the following MKC location: _____

Select type of fuel(s) used: ☐ All ☐ Gas ☐ Clear Diesel ☐ Dyed Diesel

SECTION 3: CUSTOMER AUTHORIZATION

By signing this document, the account holder is obligated to all liabilities this fuel card assigns and the credit policies therefore in effect on said account holder.



Signature

Print Name

Date