



Account Application

Applicant Information

****If applicant is a partnership, corporation, or LLC, please provide the following information for each of the members. Attach additional sheets as needed.**

| | | | | | |
|--|-------|---------------------------------------|--|---|--|
| Type of Account: <input type="checkbox"/> Consumer <input type="checkbox"/> Agriculture | | Monthly Credit Limit Requested: \$ | Total Crop Acres | <input type="checkbox"/> Individual <input type="checkbox"/> Partnership <input type="checkbox"/> Corporation <input type="checkbox"/> LLC | |
| Name** | | | Social Security Number | Date of Birth | |
| Physical Address | | | Mailing Address (if different than physical address) | | |
| City | State | Zip | Phone Number | Cell Phone Number (Optional) | |
| Other Employment (if applicable) | | | | How Long | |

Restricted Use License Information

| | | | |
|------------------------------------|---|-------|-----------------|
| Name as it appears on your license | License # as it appears on your license | State | Expiration Date |
|------------------------------------|---|-------|-----------------|

Authorized Agents

(Anybody who may pick up Restricted Use Pesticides on behalf of the license holder or obtain information regarding this account)

| Full Name | Relationship | Address | City | State | Zip | Phone # |
|--------------------------|----------------|---------------------|------------------|-----------|--------------|-----------------------|
| Example: John Doe | Brother | 123 Barn Ave | Farmville | MN | 98765 | (123) 456-7890 |
| | | | | | | |
| | | | | | | |
| | | | | | | |

Co-Applicant Information (if applicable)

| | | | | | |
|----------------------------------|------------------------------|------------------------|------|---------------|-----|
| Name | | | | | |
| Address | | | City | State | Zip |
| Phone Number | Cell Phone Number (Optional) | Social Security Number | | Date of Birth | |
| Other Employment (if applicable) | | | | How Long | |

Bank Reference

| | | | | | |
|----------------|--|--|--------------|------------|-----|
| Name of Bank | | | | | |
| Address | | | City | State | Zip |
| Contact Person | | | Phone Number | Fax Number | |

Business Reference

| | | | | | |
|------------------|--|--|--------------|------------|-----|
| Name of Business | | | | | |
| Address | | | City | State | Zip |
| Contact Person | | | Phone Number | Fax Number | |

(Continued on Reverse Side)

You agree that the following terms will govern any purchases made which are charged to any charge account that you may have with West Central Ag Services.

1. In this agreement "you" and "your" is the applicant(s), and "we" or "our" is West Central Ag Services.
2. You will pay the entire balance showing on your account statement by the Payment Due Date. If an account balance has not been paid within ten (10) days after it's Due Date, then such account will be deemed past due.
3. You agree that an interest or finance charge of 1.5%, which is an annual percentage rate of 18% per year, will be assessed on all past due invoices. Interest may be compounded at our discretion.
4. West Central Ag Services reserves the right to close a past due account to all future purchases and may demand immediate payment in full.
5. Payments shall be applied first to the unpaid finance charges, then to the remaining outstanding balance.
6. You shall be liable for the payment of all our collection costs, court costs, and attorney's fees to pursue payment of your debt in the event that payment is not received when due.
7. The terms and conditions of this document may be amended in writing by the agreement of all parties. Such amendments shall not affect your charges or other debt incurred prior to the amendment.
8. If applying for a Joint Account, both of us agree to be bound by the terms of this agreement and each of us agree to be jointly and severally liable for payment of all purchases or charges made under this agreement.
9. You shall have the right to limit or terminate your charge account, but termination shall not affect your obligation to pay any existing balance. We may, at our option, declare the entire balance due and payable at any time.
10. This agreement shall be construed as having been delivered in the State of Minnesota and shall be construed in accordance with the laws of the State of Minnesota. All parties hereto expressly agree that venue shall be in the State of Minnesota, County of Clay only, and the undersigned hereby consents to the jurisdiction of the Courts of the State of Minnesota, County of Clay, and the U.S. District for the District of Minnesota.
11. We are not bound by any notation of "paid in full" or otherwise that accompanies any payment if the payment is not for the total amount owed at that time. Any agreement for a lesser amount than what is owed must be expressly agreed to by West Central Ag Services in a written Agreement signed by West Central Ag Services' CFO, COO, or CEO.
12. We are not liable for any consequential or special damages of any kind and the implied warranty of merchantability and of fitness for a particular purpose are waived by you.
13. You authorize us to collect information on you including, but not limited to bank references, trade credit references, and/or commercial credit reports. You further authorize us to release information about our credit experiences with you.

IN COMPLIANCE WITH THE FAIR CREDIT REPORTING ACT, THIS IS TO INFORM YOU THAT YOU ARE AUTHORIZING THIS ORGANIZATION AND/OR ITS SUPPLIERS TO OBTAIN A CONSUMER AND/OR BUSINESS PROFILE CREDIT REPORT. YOU HAVE THE RIGHT TO DISPUTE THE INFORMATION ON THIS REPORT AND REQUEST ADDITIONAL DISCLOSURES PROVIDED UNDER SECTION 606§1681d(b) OF THE FAIR CREDIT REPORTING ACT, AND A WRITTEN SUMMARY OF YOUR RIGHTS PURSUANT TO SECTION 609(c). YOU MAY DO THIS BY CONTACTING THE PROVIDER OF THE INFORMATION. PLEASE CALL ONECREDITSOURCE.COM, LLC AT PHONE # 1 800 905-9678 AND YOU WILL BE DIRECTED TO THE PROPER CREDIT REPORTING AGENCY OR ASSISTED IN YOUR INQUIRY. THIS ORGANIZATION IS NOT ALLOWED TO GIVE YOU A COPY OF YOUR CREDIT REPORT. YOU ALSO RELEASE FROM LIABILITY ANY PERSONS INVOLVED IN THE CREDIT INVESTIGATION.

PERSONAL GUARANTEE

The undersigned hereby personally guarantees payment to WEST CENTRAL AG SERVICES of all obligations which guarantor or any business entity guarantor has an interest in and payment when due of all sums presently or hereafter owing by Guarantor to WEST CENTRAL AG SERVICES. Guarantor agrees to indemnify WEST CENTRAL AG SERVICES against any losses WEST CENTRAL AG SERVICES may sustain and expenses WEST CENTRAL AG SERVICES may incur as a result of any failure of Guarantor to perform including reasonable attorneys' fees and all costs and other expenses incurred in collecting or compromising any indebtedness of debtor guaranteed hereunder or in enforcing this guaranty against guarantor. This shall be a continuing Guaranty. Diligence, Demand, Protest or notice of any kind is waived. It shall remain in full force until guarantor delivers to WEST CENTRAL AG SERVICES written notice revoking it as to indebtedness incurred subsequent to such delivery. Such delivery shall not affect any of guarantors obligations hereunder with respect to indebtedness heretofore incurred.

GRANT OF SECURITY INTEREST

If credit is approved and extended, the undersigned hereby grants a continuing security interest to WEST CENTRAL AG SERVICES in all assets, including but not limited to all equipment, fixtures, livestock and inventories now owned or hereafter acquired, all crops growing, to be grown and/or harvested; and for all the above the proceeds and accessions in value. The applicant authorizes WEST CENTRAL AG SERVICES to perfect its security interest by filing financing statements, notifying prospective buyers, and taking other necessary actions to perfect WEST CENTRAL AG SERVICES' security interest in all applicants' assets.

The undersigned personal guarantor, recognizing that his or her individual credit history may be a necessary factor in the evaluation of this personal guarantee, hereby consents to and authorizes the use of a consumer credit report on the undersigned, by the above named credit grantor from time to time as may be needed, in the credit evaluation process. We hereby apply for credit and affirm financial responsibility, ability and willingness to pay invoices in accordance with published terms. The above information is warranted to be true and complete.

By signing below you acknowledge that you have received a copy of our current credit policy and have read and understand the terms.

Sign Name

Print Name

Date

Sign Name

Print Name

Date

The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided 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 law concerning this credit is the Federal Trade Commission, Division of Credit Practices, 6th and Pennsylvania Avenue, NW, Washington, D.C. 20580.