

Locations: Carlton, Chapman, Council Grove, Dillon, Durham, Gypsum, Herington, Hope, Lincolnville, Navarre, Pearl, Tampa, White City, Woodbine

P.O. Box 157 * Hope KS 67451 * Phone: 785-366-7213 * Fax: 785-366-7211

CHARGE ACCOUNT AGREEMENT

				Date:	20
Name of C	Credit Patron				_
Address:	Street	City	State	Zip	_
	Driver's License Number			<u> </u>	_
	Driver's License Number	Social Security/Taxpayer No. Telephone Nun		No. Telephone Number	IUCI
consumer Cr	EMENT, made and entered on the above edit Protection Act (Federal Truth in La) 1-101 et seq.).				
	agrees, if this agreement is approved b ron agrees to pay for any goods and serv			it patron to purchase goods and serv	ices on credit an
DUE DATE:		All purchases made on credit during the month that are reflected on the periodi billing statement for such month are due and payable upon receipt of the billing statement.			
CONVENIENCE CREDIT:		If all purchases are paid in full before the last day of the month following the mont			
FINANCE CHARGE:		of purchase, the account shall not be subject to any FINANCE CHARGE. Any balance not paid before the second billing date, the last day of the mont 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 to apply to the unpaid balance on the account on the last day of the billing cycle carried over from the prior			
TERMINATION OF CREDIT		month, and the minimum amount of such charge shall be \$1.00 per month. The Company reserves the right to terminate credit sales to patron at any tim 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 the Company to increase the FINANCI 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 applicabl law. Notice of any such change shall be given to the patron 30 days prior to the effective dat of change.			
SECURITY FOR ACCOUNT:		Any purchase (s) made pursuant to this agreement may be secured by a separate security interest and lien on any goods sold.			
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, or as hereafter amended.			
DISCOUNTS:		In order to encourage the prompt payment of accounts, the Cooperative will offer cash discounts on all purchases of fertilizer and animal health at 5% discount of the total dollar and on fuels at 3 cents per gallon. In order to earn the cash discount the patron must pay the product must be paid by the 15 th of the month following purchase. Also the account must be in a "current status".			
	ied in writing to the contrary by the patr yees, if any, are authorized to purchase g	· · · · · · · · · · · · · · · · · · ·	. *	1	f sixteen years,
			Patron's Signature		
APP	ROVED FOR THE COMPANY		Patron (spouse or pa	rtner) signature	
Ву:	(Name)				
	(Tame)				
	(Title or Position)				

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 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 D.C. 20580.