

# W & H COOPERATIVE OIL COMPANY

PO Box 528 Humboldt, IA 50548

## Application for Credit

For Office Use Only

Approved

Account #

\*Full Name \_\_\_\_\_ \* SS # \_\_\_\_\_

Co-Applicant's

Full Name \_\_\_\_\_ SS # \_\_\_\_\_

(If joint account)

Mailing

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

E Mail Address \_\_\_\_\_  check here for statement email

Date of Birth \_\_\_\_\_ Spouse's Date of Birth \_\_\_\_\_

Telephone # \_\_\_\_\_ 2<sup>nd</sup> Telephone # \_\_\_\_\_

Place of Employment \_\_\_\_\_ Years Employed \_\_\_\_\_

Employer Address \_\_\_\_\_ Employer Telephone # \_\_\_\_\_

Account Type: ( ) Agricultural Producer ( ) Commercial ( ) Individual ( ) Other \_\_\_\_\_

If my application is approved, I would like a membership in W & H Cooperative Oil Company. ( ) Yes ( ) No

I/ We wish to have \_\_\_\_ W & H Cardtrol Cards

Primary commodity to be purchased: Propane \_\_\_\_\_ Station Gas/Diesel \_\_\_\_\_ Tankwagon Gas/Diesel \_\_\_\_\_ Other \_\_\_\_\_

If primary commodity is propane: Current Supplier \_\_\_\_\_ May we contact them? \_\_\_\_\_

I represent that the above information is true and is given to induce W & H Cooperative Oil Company to extend credit to the applicant. I hereby authorize W & H Cooperative Oil Company or any credit bureau or other investigative agency employed by W & H Cooperative Oil Company to investigate any reference herein listed or statements or other data obtained from me or from any person pertaining to my credit and financial responsibility. I UNDERSTAND AND AGREE THAT CREDIT PURCHASES ARE SUBJECT TO A FINANCE CHARGE OF 1.5% PER MONTH (ANNUAL PERCENTAGE RATE OF 18%), WITH A MINIMUM MONTHLY CHARGE OF \$.50 FOR ANY MONTH IN WHICH A FINANCE CHARGE IS IMPOSED. NO FINANCE CHARGE IS IMPOSED IF THE BALANCE AT THE END OF THE MONTH IS PAID BY THE 15<sup>TH</sup> DAY OF THE FOLLOWING MONTH, AND I HEREBY AGREE TO PAY ANY SUCH CHARGES ASSESSED. No additional credit will be extended to past due accounts unless satisfactory arrangements are made with our credit department. The undersigned agrees to pay for all costs, attorney fees, and other expenses that W&H Cooperative expends or incurs in the collection of any indebtedness for credit extended under this credit application.

Signature & Date Signed

Co-Applicant Signature and Date Signed

Annual percentage rate for purchases	18.0%
Grace period for repayment of balances for purchases	If you pay your outstanding balance as of the end of the month on or before the 15 <sup>th</sup> day of the following month, then no finance charge will be imposed.
Method of computing the balance for purchases	We figure the finance charge on your account by applying the periodic rate to the "adjusted balance" of your account. We get the "adjusted balance" by taking the balance at the beginning of the month and subtracting unpaid finance charges and payments and credits received during the month.
Minimum finance charge	There is a minimum finance charge of \$.50 for any month in which a finance charge is imposed.

Delivery Address \_\_\_\_\_

Rented Tank             Yes         No

Tank size                 1000 gal         500 gal        \_\_\_\_\_

Keep Full                 Will Call

Safety Material Mailed

Home Heat - New Customer - Complete System Propane Check for \$40 charge