



705 E. 4th Street; PO Box 461
Winthrop MN 55396
507-647-6600 or 866-998-3266

OFFICE USE ONLY

Acct # _____
Date _____
By Whom Corporate Office
Credit Limit _____

PURCHASING PRODUCTS
(circle choices)

Grain	Feed
Agronomy (Seed, Chem, Fert)	Petroleum
LP	Cardtrol
Hardware	Parts
Equipment	Other (specify)

You MUST circle at least one!

Last Name, First Name, Middle Initial	Social Security Number	Home Phone	Date of Birth

Address	City/State/Zip	Township	Cell Phone	Yrs Own Rent

Email _____

Would you like your statement via Email Yes No

Present Employer/Position	Yrs Employed	Bus Phone

CREDIT REFERENCES: List all obligations with banks, finance companies, private lenders, contracts for deed, etc.

Name of Bank(Checking/Savings)	Address	Phone	Account Number

Have you filed bankruptcy within the past seven years? No Yes (circle one) If yes, provide filing & location.

You are an Individual Sole Proprietor Business Partnership Corporation (circle one)

JOINT APPLICANT

Last Name, First Name, Middle Initial	Social Security Number	Home Phone	Date of Birth

Address	City/State/Zip	Cell Phone	Yrs Own Rent

Present Employer/Position	Yrs Employed	Bus Phone

LOCAL CARDTROL CARD APPLICATION (good at any UFC cardtrol locations)

Fuel Type: Unlead/Super Diesel All (circle one)	Dollar Limit 70 100 200 250 300	No. of Cards _____
Do you wish to enter odometer reading? Yes No	Do you wish to enter vehicle number? Yes No	

You agree that the following terms will govern any purchases made which are charged to any account that you may have with United Farmers Cooperative (UFC).

1. In the agreement "you" and "your" is the applicant(s), and "we" or "our" is United Farmers Cooperative (UFC).
2. You will pay the entire balance showing on your account statement by the Payment Due Date and you understand that if any portion of your balance remains unpaid beyond that date, your credit privileges may be suspended or revoked.
3. You agree that an interest or finance charge of 1.5%, which is an annual percentage rate of 18%, per year will be applied to that part of any balance that resulted from purchases made during a calendar month, but not paid before the end of the following month plus any previous balance, that remained unpaid. The minimum charge is \$1.00 per month. Interest may be compounded at our discretion.

OUR PURPOSE

To supply our customers with technology, products, and services in a manner that is extraordinary enough to add value to their lives.

4. If the account is not paid in full by the end of the second month following the month of purchase, the account may be classified as delinquent and no further credit shall be extended until the account is paid in full. We may refuse to extend additional credit at any time.
5. Payments shall be applied first to the unpaid finance or interest charge, 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 Sibley only, and the undersigned hereby consents to the jurisdiction of the Courts of the State of Minnesota, County of Sibley, and the U.S. District for the District of Minnesota.
11. We are not bound by any notation "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 UFC in a written Agreement signed by UFC's General Manager.
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.

*NOTICE: See below for important notice information regarding your right to dispute billing errors.

Patronage Consent Agreement: In order to patronize UFC, a Minnesota Corporation organized and operated as a Cooperative, the undersigned consents that the amount of any patronage refunds with respect to business with UFC which are made in written notices of allocation (as defined in 26 U.S.C. 1388) and which are received from the cooperative will be taken into account as their stated dollar amounts in the manner provided in 26 U.S.C. 1365 in the taxable year received.

Everything that I have stated in this application is true and correct. I understand that UFC will retain this application whether or not it is approved. You are authorized to check my credit and employment history and to answer questions about your credit experience with me, including obtaining a credit report on the individual applicant(s) and reporting applicant(s) performance under this Agreement to credit reporting agencies.

Applicant's Signature	Date	Other Applicant Signature (when applicable)	Date

Personal Guarantee

(To be completed by all applicants except individuals)

Each of the undersigned hereby guarantees full payment of all present and future indebtedness of the applicant. This guarantee is open and continuous and is given to induce UFC to extend credit to the applicant. This personal guarantee shall remain effective until revoked by the undersigned by notice in writing to UFC. However, such a revocation shall be effective only as to amounts due which arise out of new contracts or transactions entered into more than 30 days after receipt of notice by UFC. Such notice must be given by certified mail to UFC. At any time UFC may, without notice, extend credit to applicant or modify, renew, extend or compromise any indebtedness; take, subordinate or release any security interests; release applicant or any other guarantor from any liability for indebtedness and otherwise deal with applicant and other guarantors in any manner deemed fit, without waiving the effectiveness of this personal guaranty. Each guarantor waives presentment, demand, protests and notice of any kind. If there is more than one guarantor, the obligations are joint and several. UFC may bring a separate action against any guarantor without first proceeding against the applicant, or any other person or security, and without pursuing any other remedy. In any proceeding to interpret or enforce this personal guarantee, UFC shall be entitled to recover all of its costs and attorney fees from any personal guarantor. All notices regarding this personal guarantee must be sent to UFC at PO Box 461; Winthrop MN 55396, or any other address requested by UFC. Each guarantor hereby consents to the jurisdiction of the Courts of the State of Minnesota, County of Sibley, and the U.S. District for the District of Minnesota.

Guarantor Name and Title (print)	Guarantor Name and Title (print)
Guarantor Social Security Number	Guarantor Social Security Number
Guarantor Signature	Guarantor Signature
Date	Date

*If you think your bill is wrong or if you need more information about a transaction on your bill, write us on a separate sheet of paper at the address listed on the top of this Agreement. Write to us as soon as possible. We must hear from you no later than 60 days after we send you the first bill on which the error or problem appears. In your letter, give us the following information: Your name and account number; the dollar amount of the suspected error; describe the error and explain, if you can, why you believe there is an error; if you need more information, describe the item you're not sure about.

We will acknowledge your letter within 30 days, unless we have corrected the error by then. Billing errors do not include complaints about the quality of any goods or services. Within 90 days, we will either correct the error or explain why we believe the bill was correct. This Notice is not part of the Agreement, but instead a Notice advising you of your right to dispute billing errors.