Heritage Cooperative, Inc., Credit Department,
P O Box 369, Canfield, OH 44406-0369
e-mail: CreditDept@heritagecooperative.com
Phone: 330-533-5551 Fax: 330-533-7868

CONSUMER CREDIT APPLICATION

Branch _____ Date _____ Salesperson _____

THIS INFORMATION WILL BE TREATED IN A CONFIDENTIAL MANNER

*****PLEASE PRINT AND COMPLETELY FILL IN ALL THE BLANKS*****

Individual Name _____

Birth Date _____ Social Security # _____ Income $_____
(must provide)

Address _____

City/State/Zip _____

Phone _____ Cell_____ County _____

E-mail Address_____ Credit Requested $_____

Employer _____ Position_____

Address_____ City/State/Zip_____

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Joint Account Name _____

Birth Date _____ Social Security #_____ Income $ _____
(must provide)

Address _____

City/State/Zip _____

Joint Account's Employer _____ Position _____

Address _____City/State/Zip _____

References

Previous Supplier Name _____

Products or Services to be Purchased: Circle all that apply Retail Feed Propane Fuel Oil Power Fuel Lubricants Seed Fertilizer Chemicals

If you are requesting a fuel card, please fill out: What Type of Fuel _____Gasoline _____ Diesel
How Many Cards needed _____ Estimated Gallons Used Monthly _____Gasoline _____Diesel
Estimated Gallons Per Fill-Up _____ Gasoline _____ Diesel

We are making this application and statement for the purpose of securing credit on account, and we represent that the information given herein is true and accurate. We agree to pay according to the terms of each account and request the billings be made in the account name specified. If a Service Fee is added, it is computed on the previous balance, less payments and credits appearing on the face of the statement, at a periodic rate of up to 2% per month. The minimum monthly finance charge will be one dollar. By the signature(s) below, I/we agree to be bound by the Heritage Cooperative's credit terms and acknowledge receipt of a copy of the credit terms. The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that reporting agencies maintain separate credit histories on each individual upon request. The Ohio civil rights commission administers compliance with this law.

Signed_____ Date _____

Joint Signed_____Date _____

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CUSTOMER - PLEASE READ - THIS IS FOR YOUR INFORMATION

IF MY APPLICATION TO HERITAGE COOPERATIVE FOR AN OPEN-END CHARGE ACCOUNT IS ACCEPTED AND IN CONSIDERATION OF THE EXTENSION OF CREDIT BY HERITAGE COOPERATIVE FOR PURCHASES MADE BY ME OR MEMBERS OF MY FAMILY OR PURCHASES AUTHORIZED BY ME FROM TIME TO TIME, I AGREE:

1. THAT EACH PURCHASE (INCLUDING MAIL OR TELEPHONE ORDERS) MADE UNDER THIS AGREEMENT SHALL BE EVIDENCED BY AN INSTRUMENT ON A FORM PRESCRIBED BY HERITAGE COOPERATIVE· EACH CHARGE FOR MERCHANDISE SO PURCHASED IS REFERABLE TO THIS AGREEMENT AND ALL CHARGES SO MADE SHALL BE PAID IN ACCORDANCE WITH THE AGREEMENT.

2. UPON RECEIPT OF THIS STATEMENT THEREFORETO PAY HERITAGE COOPERATIVE AT ITS OFFICE, AS INDICATED ON THE STATEMENT, IN ACCORDANCE WITH THE TERMS THEREON, THE UNPAID BALANCE OF PURCHASES MADE HEREUNDER, PLUS FINANCE AND SERVICE CHARGES (HEREINAFTER COLLECTIVELY "FINANCE CHARGES") IN ACCORDANCE WITH HERITAGE TERMS GENERALLY IN EFFECT AT THE TIME SAID STATEMENT IS MAILED,SO LONG AS ANY PART OF MY BALANCE REMAINS UNPAID.

3. THAT HERITAGE COOPERATIVE SHALL BE HERITAGE COOPERATIVE, INC. OF DELAWARE, OHIO WHICH ACTS UPON THIS CREDIT APPLICATION AND WHICH BILLS ME FOR GOODS AND SERVICES AUTHORIZED AND/OR RECEIVED BY ME

4. UNLESS EVIDENCED BY A SPECIAL AGREEMENT, HERITAGE COOPERATIVE WAIVES AND DISCLAIMS THE RIGHT TO RETAIN, ACQUIRE OR ENFORCE A SECURITY INTEREST IN ANY PROPERTY TO SECURE THE PAYMENT OF ANY CREDIT EXTENDED UNDER THIS ACCOUNT THIS PROVISION IS NOT APPLICABLE TO JUDGMENT LIENS AND EXECUTIONS.

5. PROVISIONS OF THIS AGREEMENT REFERRING TO FINANCE CHARGES DO NOT APPLY IF ITEMS PURCHASED ARE CHARGED TO OTHER THAN THE REGULAR OPEN-END ACCOUNT

6. A FINANCE CHARGE MAY BE IMPOSED IF THE UNPAID BALANCE SHOWN ON THE CURRENT STATEMENT AS THE NEW BALANCE IS NOT PAID BEFORE THE NEXT BILLING DATE.

7. IF A FINANCE CHARGE IS ADDED IT'S COMPUTED ON THE PREVIOUS BALANCE, LESS PAYMENTS AND CREDITS APPEARING ON THE FACE OF THE STATEMENT, AT A PERIODIC RATE OF 2% PER MONTH THE MINIMUM MONTHLY FINANCE CHARGE WILL BE ONE DOLLAR.

8. THAT HERITAGE COOPERATIVE MAY REQUEST INFORMATION FROM ANY SOURCE IT DEEM NECESSARY TO ACT ON THIS APPLICATION

9. THE OHIO LAWS AGAINST DISCRIMINATION REQUIRE THAT ALL CREDITORS MAKE CREDIT EQUALLY AVAILABLE TO ALL CREDIT WORTHY CUSTOMERS. AND THAT REPORTING AGENCIES MAINTAIN SEPERATE CREDIT HISTORIES ON EACH INDIVIDUAL UPON REQUEST THE OHIO CIVIL RIGHTS COMMISSION ADMINISTERS COMPLANCE WITH THIS LAW.