

418 State Avenue
 PO Box 44
 Warroad, MN 56763
 218-386-1318
 218-386-1519 - Fax



Application for Open Account Credit – Individual Consumer
 Individual Consent and Substitute Form W-9

Credit Line Requested: \$ _____

Check all that apply:

Propane Fuel NAPA Shop C-Store Service

Please Print Clearly

First Name: _____

Last Name: _____

Physical Address: _____

Mailing Address: _____

Years and/or months at this address: _____ years _____ months Own Rent

Date of Birth: ____/____/____ Social Security #: _____

Phone: (____) _____

Present Employer: _____ Years Served: _____ Phone: _____

Spouse and/or Co-Applicant

First Name: _____ Last Name: _____

Physical Address (if different): _____

Date of Birth: ____/____/____ Social Security #: _____

Relationship to applicant: _____

Phone: (____) _____

Present Employer: _____ Years Served: _____ Phone: _____

Credit References

	Name	Contact Person	Email	Phone Number
Landlord				
Mortgage Lender				



Credit Policy – Charge Account Agreement

I agree that the following terms will govern any purchases made or authorized by me that are charged to any account that I may have with Farmers Union Oil Company of Warroad.

- 1. No annual fee.
- 2. Terms: Purchases made throughout one month are due in full before the end of the following month.
- 3. A finance charge of 1.5% (APR of 18%) will be applied to that part of any balance that resulted from purchases made during a calendar month, but not paid before the last day of the following month plus any previous balance that remained unpaid. The minimum monthly finance charge is \$0.50.
- 4. The total amount due on your monthly statement is due in full before the end of the month. Accounts reflecting a 60-day past due balance will result in the revocation of charging privileges.
- 5. The amount of finance charge is determined by multiplying the balance to which the finance charge is applied by 1.5%. The annual percentage rate is determined by multiplying the monthly rate by the number of months in a year.
- 6. Payments will be applied to the oldest balance first, including finance charges, unless otherwise stipulated.
- 7. Open account credit will not be provided when an account remains unpaid or in violation of the payment terms.
- 8. Any account with a total amount due which exceeds the established credit limit requires management and/or board approval on charges more than current limit. Credit limits may be increased or decreased at management and/or board discretion.
- 9. A Farmers Union Oil Company of Warroad approved credit application is required prior to charges being made to an open account.
- 10. Open account credit is approved for convenience credit only (i.e., 30-days or less).
- 11. In the event that Farmers Union Oil Company of Warroad initiates collection proceedings to collect a debt on an open account, all costs of collection and reasonable attorney fees incurred shall be added to the amount due and paid by the customer unless prohibited by law. This agreement applies to all unpaid charges incurred prior to the date of this agreement and all future charges.

Everything I have stated in the application is correct to the best of my knowledge. By signing this credit application, I am authorizing my lenders and creditors to provide credit information to you, including a copy of my most current financial information up to and including my personal credit report. This authorization remains valid until I notify Farmers Union Oil Company of Warroad, in writing.

I hereby consent to include my gross income, as now or hereafter provided in the federal income tax laws, the stated dollar amount of each written notice allocation which I receive from: Farmers Union Oil Company of Warroad, MN

With respect to my patronage occurring during the current and all subsequent taxable years of this cooperative. This consent shall be revocable by me at any time, if in writing.

Certification – Under penalties of perjury, I certify that (1) the number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me), and (2) I am not subject to backup withholdings because: (a) I am exempt from backup withholding or (b) I have not been notified by the Internal Revenue Service that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding.

Certification Instructions – You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because of underreporting interest or dividends on your tax return. However, if after being notified by the IRS that you were subject to backup withholding, you received another notification from the IRS that you are no longer subject to backup withholding, do not cross out item (2).

The Internal Revenue Service does not require your consent to any provision of this document other than the certification required to avoid backup withholding.

Signature(s): _____ Date: _____

Approved By: _____ Date Approved: _____ Amount Approved: _____