418 State Ave SW PO Box 44 Warroad, MN 56763 218-386-1318/218-386-1519 (fax) www.farmersunionoilco.com



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

	Cred	lit Line Request			
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: ()		Email Address:		
Number of Cards Needed:		Email Statements/Invoices: YES or NO			
Present Employer:	· · · · · · · · · · · · · · · · · · ·		Years Served:	Phone:	
Spouse and/or Co-Applica	nt				
First Name:			Last Name:		
Physical Address (if differen					
Date of Birth:					
Relationship to applicant:					
Phone:	()		Email Address:		
			Years Served:		

	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. Customers seeking an open charge account must complete a credit application. Each application must be completed in full and is subject to approval by the Farmers Union Oil Company credit committee. If credit is extended, all accounts will have pre-determined credit limits based on proven consumption and payment history.
- 2. Terms: All purchases will be billed monthly and are due on the 20th of the following month.
- 3. Accounts over 30 days are considered past-due and will be subject to finance charges at 18% APR.
- 4. Accounts over 60 days will be placed on a "Cash Only" basis until the account is brought current and past due balances will continue to accrue finance charges at 18% APR.
- 5. Accounts over 90 days will be placed on permanent COD status and past due balances will continue to accrue finance charges at 18% APR. Payment arrangements must be made prior to reaching 90 days past due and monthly obligations must be met or the past due account will be placed on permanent COD status.
- 6. Accounts must be current to take advantage of our Automated LP Delivery program (remote monitoring), seasonal propane delivery promotions, and pre-pay heating season propane contracts.
- 7. All qualifying cash patronage at the conclusion of a fiscal year audit (if any) will be withheld for accounts on cash only status with a past due balance over 90 days.

Everything I have stated in this 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, in 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.

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.

Signatute(s)		Date	-
For Office Use Only:			
Approved by	Date Approved	Amount Approved	