



PO Box 560 1000 6th Avenue Mendota, IL 61342

Phone: (866) 773-6772 Fax: (815) 539-7051

Customer/Business Name	
Address	City
	Cell Phone
Date of Birth	Spouse Name
Social Security #	Tax ID #
Emergency Contact Person & Phor	ne Number
	dividualPartnershipCorporationOther
Nature of Business: Refined F	Fuels Propane Agronomy Grain Seed
Estimated Line of Credit	ResaleGovernmentAgricultural Production
(if your tax status is tax exempt please i	nclude copy of tax exempt form)
Employment Information:	
	Phone
Employed since	
	Phone
revious Employment	I none
Banking Information:	
Primary Bank	Address
	City, State, Zip
Phone	Fax
Years Doing Business	
Trade References:	
Company Name	Address
Contact Name	City, State, Zip
Phone	Fax
Years Doing Business	High Credit \$
Company Name	Address
Contact Name	City, State, Zip
	Fax
Years Doing Business	
Company Name	Address
Contact Name	
Phone	
Years Doing Business	High Credit \$

Northern Partners Cooperative

Credit Policy

Credit Approval: Credit will be extended to patrons who have established credit worthiness, and those who have completed a credit application and have been approved. Credit privileges may be revoked at any time. Patrons on the company's cash only list or persons who do not qualify for an open account must pay cash in full for all purchases.

Statements: A statement will be generated the last day of each month showing the beginning balance, purchases, payments and the month end balance owed by the patron. The new balance is due by the 20th of the month following the month the charge was made.

Finance Charge: The finance charge will be determined at a rate of 2% per month (Annual Percentage rate of 24%) with a minimum finance charge of \$5.00 per month. Finance charges will be added to all new balances over 20 days old and continuing until the balance is paid. Any statement showing a balance past its due date is considered past due. Payments and other credits are applied to accrued interest first, then to the principle amount.

Past Due Accounts: If an account is not paid in full in 90 days, no further credit is given and purchases will be cash only until the account is current again. Any account exceeding 90 days past due will be required to complete a new credit application. If an account is not paid in full at the end of 6 months legal action may be taken. When extra costs (attorney fees, court costs, etc.) are incurred for collection of payment, these costs will also be charged to the patron.

NSF Issues: There will be a service charge for any reason a customer's check is returned to Northern Partners Cooperative or ACH payment is declined.

Terms and Conditions of Credit:

Applicant hereby authorizes Northern Partners Cooperative to investigate any reference herein listed or other data obtained from me from any person pertaining to my credit and financial responsibility. This includes contacting credit reporting and other third parties to determine the Applicant's creditworthiness.

Applicant unconditionally guarantees to Northern Partners Cooperative prompt payment when due of all obligations under this account.

Applicant agrees to be responsible for all collection costs and attorney's fees incurred by Northern Partners Cooperative in connection with any delinquent account.

Authorizing Statement

The undersigned:

- 1) certifies that all information in the credit application provided is true and correct
- 2) agrees to abide by the terms of Northern Partners Cooperative credit policy

Printed Name	
Signature	

GUARANTY

The undersigned Guarantor(s) in order to induce Northern Partners Cooperative to extend credit to applicant herein, does hereby unconditionally personally guarantee all sums which may be owed by applicant to Northern Partners Cooperative whether said indebtedness is due now or hereafter incurred and whether the indebtedness arises from open account, COD or otherwise. This Guaranty is continuing, and shall continue to apply to all indebtedness which applicant may hereafter incur, renew, or extend in whole or in part, with Northern Partners Cooperative all without notice to the undersigned Guarantor(s). Northern Partners Cooperative may modify the indebtedness, accept, or release collateral, or release the applicant, without releasing the undersigned Guarantor(s). The undersigned Guarantor(s) waives notice of acceptance of this Guaranty. The undersigned Guarantor(s) promise to pay the indebtedness and obligations incurred hereunder at Mendota, LaSalle County, Illinois. A counterpart of this Guaranty delivered by facsimile transmission shall be deemed an original document and be valid for all purposes.

Signed this day of _		_, 20	Guarantor	
(day)	(month)	(year)		
			Guarantor	