Rockingham PETROLEUM COOPERATIVE

30 DAY CREDIT APPLICATION

PLEASE COMPLETE THIS PAGE FOR CREDIT LIMITS UP TO $50,000

PRIMARY OWNER INFO (TELL US WHO YOU ARE)

*Customer/Applicant Name/Business Name _____ *SSN/EIN _____

*Applicant Home Address/Business Address _____ City _____ St _____ Zip _____

Type of Business: ☐ Proprietorship ☐ General Partnership ☐ Ltd Partnership ☐ Corporation ☐ LLC * Date of Birth _____

P.O. Box if Different from Physical _____ County _____ Primary Type of Farming _____

Home/Phone # _____ Work/Cell # _____ Email Address _____

Primary Employer _____ How long employed here _____ Occupation _____

Personal Financial Information Assets _____ Liabilities _____ Net Worth _____

Do you have an Operating Line of Credit with a Financial Institution? ☐ Yes ☐ No Credit Limit: _____ Current Balance: _____

Gross Sales _____ Net Business Income _____ Other Income _____

Have you ever filed for bankruptcy? ☐ Yes ☐ No If yes, Chapter ____ When? _____ Are there any unsatisfied judgements against you? ☐ Yes ☐ No

*required information

CO-APPLICANT INFO

Co-Applicant Name _____ Customer SSN _____

Co-Applicant Home Address _____ City _____ St _____ Zip _____

Date of Birth _____

Co-Applicant Phone # _____ Co-Applicant Email Address _____

Relationship with Primary Applicant _____ Employer _____ Years employed here? _____ Occupation _____

Have you ever filed for bankruptcy? ☐ Yes ☐ No If yes, Chapter ____ When? _____ Are there any unsatisfied judgements against you? ☐ Yes ☐ No

Permission from Individuals To Use Their Consumer Credit Reports: The undersigned hereby consent(s) to Creditor's♦ (Rockingham Petroleum Cooperative) use of a non-business consumer credit report on the undersigned in order to further evaluate the creditworthiness of the undersigned as principal(s), proprietor(s) i ith the extension of credit as contemplated by this credit application. The undersigned hereby authorize(s) Creditor♦ to utilize a consumer credit report on the undersigned from time to time in connection with the extension or continuation of the credit represented by this credit application. The undersigned as (an) individual(s) hereby knowingly consent(s) to the use of such credit report consistent with the Federal Fair Credit Reporting Act as contained in 15 U.S.C. 1682 et seq.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract), because all or part of the applicant's income derives from any public assistance program, or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act.

CREDIT POLICY & TERMS

- The Credit Policy of the Creditor♦ shall be extended 30 days' accommodation credit to approved customers. No customer shall be extended additional credit if any portion of the account is over 60 days past due. At the discretion of the Creditor♦, new credit will only be extended after the customer pays the past due portion of the account in full.
- If this account is referred to an Attorney or Collection Agency for collection, the Customer agrees to pay, in addition to the balance due and the applicable FINANCE CHARGE, the maximum Attorney's fees, Collection Agency fees, and Court costs permitted by State law.
- The Creditor♦ has the right to reduce the Credit Line and/or withdraw credit privileges at any time without prior notice, except as otherwise provided by law.
- Customer and Creditor♦ may terminate this agreement at will as to future purchases. Customer certifies that the information given on this application is given to obtain credit and is true and correct.
- You may be asked to provide a copy of your driver's license or other identifying documents.
- SEE THE TABLE BELOW for the FINANCE CHARGES; INTEREST RATES; that apply for transaction in each state.

Rates For Each State	AL	DE	FL	GA	KY	MD	NC	SC	VA	WV
Finance Charge/Interest (Annual):	18%	18%	18%	16%	18%	18%	16%	18%	18%	18%
Finance Charge/Interest (Per Month):	1.50%	1.50%	1.50%	1.33%	1.50%	1.50%	1.33%	1.50%	1.50%	1.50%
Minimum Finance Charge:	$1.00	$ -	$ -	$ -	$1.00	$ -	$ -	$ -	$1.00	$1.00

Rockingham Petroleum Cooperative reserves the right to obtain additional information as needed.

♦Creditor refers to Rockingham Petroleum Cooperative.

☐ **Applicant agrees to receive invoices and statements via Electronic Statements at rockinghampetroleum.com**

For churches and non-profit *please provide a resolution or other form of authorization from your board of directors or other governing body. Without this authorization RPC will not be able to deliver to your location.*

The preceding information has been supplied in order to establish credit. The RPC Credit Department is authorized to investigate your credit worthiness, credit history, and financial responsibility with other creditors and banks, and credit reporting agencies. I/W i

Applicant: _____ *Date:* _____ *Co-Applicant:* _____ *Date:* _____

Applicant Printed Name: _____ *Co-Applicant Printed Name:* _____

*****Stop here if your requested credit line is under $50,000.*****