### FARMERS CO-OP OIL COMPANY

PO BOX 250 340 DUPONT AVE NE RENVILLE, MN 56284-0250



#### PH. 320-329-8351 FAX 320-329-3589 E-MAIL: <u>OFFICE@FCOC.US</u> WEB: WWW.FCOC.US

# **CREDIT APPLICATION**

APPLICANT INFORMATION																
First Name			Last Nam	e		M.I.	DOB		В							
Address				· · · · · · · · · · · · · · · · · · ·				Apartment/Unit #								
City							State						ZIF	>		
Phone							E-Mail Ad	E-Mail Address								
Years at current address:		rrent	RENT 🗌 OWN 🗌				Previous Supplier:	Fuel								
EMPLOYMENT INFORMATION																
Employer:											Phone					
Occupation:										Number of Years						
Business Ado		ldress:						City				State		Zip		
BANK & TRADE REFERENCES																
Bank							Address									
Name																
Name																
GENERAL INFORMATION																
Products you plan to purchase include: I am looking for a starting 30-day credit limit of:																
	Static	on Gas / Fuels 🗌 Bulk Gas			/ Fuels			\$0 - \$200			\$1,0	001 - \$2,0	000			
	LP He	eating 🗌 Fuel Oil He			ating 🗌 🗌 \$201 - \$500						\$2,0	001 - \$				
	LP Dr	Prying					\$501 - \$1,000									
If the account is approved, you would like to receive a cardtrol card for:																
Card 1		Gas Only	Diesel Only	🗆 Во	th	Card	<b>2</b> G Or	as nly	Diesel Only	🗌 Both	(	Card 3	0 [] 0	ias [ nly	Diesel Diesel	Both
AUTHORIZED SIGNATURE																
I hereby grand release of credit information from the bank and business references listed above. I understand that Farmers Co-op Oil Company may obtain a credit report from Equifax or the Credit Bureau of Alexandria in order to establish credit on my behalf.																
Signature: I					Print Name:				Date:	Date:						



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### **CREDIT POLICY**

If payment of the cash sale price of any purchase is received prior to the closing date of the second monthly billing cycle following purchase, you will pay no FINANCE CHARGE on the purchase. The closing date is the last day of each calendar month. A FINANCE CHARGE will be imposed on the Past Due Balance, which is determined by deducting all payments and credits during the current monthly billing cycle from Previous Balance. The Previous Balance is the unpaid balance at the beginning of the monthly billing cycle. The monthly Periodic Rate used to compute the FINANCE CHARGE is 1.50%. It is applied to the Past Due Balance and becomes an ANNUAL PERCENTAGE RATE OF 18%. If your account is deemed uncollectible by the cooperative and is sent for outside collection you will be charged a percentage of the fees incurred by Farmers Co-op Oil Co in pursuit of collection debt.

This cooperative, pursuant to its Articles of Incorporation and By-laws, has first line on the capital stock of equities of the cooperative held by you for any debt due by you that is deemed otherwise uncollectible by your Board Of Directors.

To comply with Federal laws in reporting 1099 patronage dividends, we must also report the Social Security Numbers of all patrons receiving dividends. If this is not reported, the Internal Revenue Service will now assess your cooperative a \$50 penalty for each patron not having a Social Security Number or Federal Identification Number.

To comply with Federal law and to avoid a \$50 penalty from the IRS, we must have your signature and Social Security number or Federal Identification Number. Your cooperative refunds need to be included as income on your tax return only if you deduct the cooperative purchases as a business expense.

We appreciate your cooperation and prompt response. Thank you!

#### **INDIVIDUAL CONSENT & SUBSTITUTE FEDERAL FORM W-9**

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 of allocation which I receive from: **FARMERS CO-OP OIL COMPANY OF RENVILLE MN** 

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

Name as shown on ac	count							
Mailing Address		<u>-</u>	Personal Social Security Number					
City	State	Zip Code	Federal Identification Number					
Birth Date:	//		Telephone Number					
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 withholding either because I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or 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 IRS that you are subject to								
backup withholding because of underreporting interest or dividends on your tax return. However, if after being notified by IRS that you were subject to backup withholding you received another notification from IRS that you are no longer subject to backup withholding, do not cross out item (2).								
Signature			Date					



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Date:		Account:					
All Stock Equities for							
Should be distributed on the Name	e following basis:	Year – DOB	Percent				
Stock equities beginning wit							
Name	Percent	Name	Percent				
This distribution will remain	in effect until we recei	ve notification in writing of	any changes.				
Signatures	Percent	Signatures	Percent				
	<u> </u>						

