



**COOPERATIVE**

Your Success – Our Future

# RIVER VALLEY COOPERATIVE

Site Address: 254 E 90<sup>th</sup> Street  
Davenport, IA 52806  
Mail Address: P.O. Box 256  
Eldridge, IA 52748

Phone 866.962.7820 | [www.rivervalleycoop.com](http://www.rivervalleycoop.com) | Fax 563.285.8457

## CONSUMER CREDIT APPLICATION

Return by mail to: River Valley Cooperative, PO Box 256, Eldridge, IA 52748

Return by fax to: River Valley Cooperative, Attn. Jennie Bauer, (563) 285-8457

Return by email to: [jbauer@rivervalleycoop.com](mailto:jbauer@rivervalleycoop.com)

Name (last, first, MI) \_\_\_\_\_

**Physical** Street address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

**Mailing/PO Box or New House** Street address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone \_\_\_\_\_ Soc. Sec. # \_\_\_\_\_

E-Mail Address \_\_\_\_\_

Bank \_\_\_\_\_

Type of Account \_\_\_\_\_ Phone \_\_\_\_\_

Address \_\_\_\_\_ Fax \_\_\_\_\_

Contact Person \_\_\_\_\_

Present Employer \_\_\_\_\_

# of years \_\_\_\_\_ Phone \_\_\_\_\_ Supervisor \_\_\_\_\_

Address \_\_\_\_\_

Name of nearest relative

not living with you \_\_\_\_\_ Relationship \_\_\_\_\_

Phone \_\_\_\_\_ Address \_\_\_\_\_

*Type of business to be done with River Valley Cooperative (circle all that apply)*

AGRONOMY FEED GRAIN TREE SAP PROPANE REFINED FUELS CARDTROL

Number of Cardtrol cards required \_\_\_\_\_

*I would like my account to be internet accessible: YES NO (circle one)*

My signature below hereby authorizes the above listed institution and other credit references to reveal matters concerning my credit to River Valley Cooperative, and attests financial responsibility, ability and willingness to pay River Valley Cooperative invoices in accordance with the terms of its credit policy, which I have received.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

**Note: See credit policy on next sheet.**

**Application will not be processed without signature and date.**

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Annual Percentage Rate for Purchases	18%
Grace Period for Repayment of Balances for Purchases	No finance charge will be imposed for a month if you pay your entire outstanding balance at the end of the month by the 17 <sup>th</sup> day of the following month.
Method for Computing the Balance for Purchases	We figure the finance charge on your account by applying the periodic rate to the average daily balance of your account. We get the "adjusted balance" by taking the balance at the beginning of the month and subtracting unpaid finance charges and payment and credits received during the month (except that we do not subtract credits attributable to purchases charged to your account during the month).
Minimum Finance Charge	There is a minimum finance charge of 50¢ for any month in which a finance charge is imposed.

### Credit Policy

The customer is referred to as "you" and River Valley Cooperative is referred to as "we". The text in the above box is an integral part of our credit policy.

1. You may buy goods and services from us on credit only up to the credit limit that we have established for you, except that grain purchases cannot be made on credit. We may stop further credit purchases if you are delinquent in paying your credit balance. We may impose conditions on credit extensions, such as personal guarantees and collateral requirements.
2. We will send you a statement showing the balance that you owe as of the end of each month. You agree to pay the entire balance that you owe as of the end of each month by the 17th day of the following month, and in such a case no finance charge will be imposed for the month. Payments will be applied first to finance charges. If you have not paid the entire balance that you owe within this period, then we may place you on a cash only basis.
3. Under Iowa law, all general partners of a partnership are liable for the debts of the partnership.
4. By making a credit purchase after receiving a copy of this credit policy, you agree to be bound by the terms of this credit policy.

In consideration of the above named company selling merchandise and services to the under-signed, the undersigned agrees to the following credit terms. The disclosures and information are made and given in accordance with the requirements of the Federal Truth-in-Lending Act.

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applications on the basis of sex or marital status. The federal agency that administers compliance with this law and its applicability to River Valley Cooperative is the Federal Trade Commission, Washington, D.C. 20580.

Applicants Signature \_\_\_\_\_ Date \_\_\_\_\_