

**RIVER VALLEY COOPERATIVE
CONSUMER CREDIT APPLICATION**

Return by mail to: River Valley Cooperative, PO Box 256, Eldridge, IA 52758
Return by fax to: River Valley Cooperative, Attn. Jennie Green, (563) 285-8457
Return by email to: jgreen@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.***

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 17th day of the following month.
METHOD OF 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

River Valley Cooperative

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 undersigned, 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.

Applicant's Signature _____ Date _____