



RIVER VALLEY COOPERATIVE

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

Phone 866.962.7820 | www.rivervalleycoop.com | Fax 563.285.8457

CONSUMER ACCOUNT APPLICATION

Return by mail to: River Valley Cooperative, PO Box 256, Eldridge, IA 52748
Return by fax to: River Valley Cooperative (563) 285-8457
Return by email to: shahn@rivervalleycoop.com

Name (last, first, MI)

Mailing Address

City State ZIP

Delivery 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 (check all that apply)

- AGRONOMY FEED PROPANE REFINED FUELS

I would like my account to be internet accessible: YES NO (check 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.



## 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

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 \_\_\_\_\_