

GENERAL ACCOUNT TERMS

1. Account holder agrees to pay the amount invoiced (including taxes) of all goods and services charged to this account together with applicable FINANCE CHARGES
2. Purchases made during one month are due in full by the 23rd of the following month. Any charges not paid by the 23rd of the month following the month of the purchase will be subject to FINANCE CHARGE of 1.5% per month, or an ANNUAL PERCENTAGE RATE of 18% on the unpaid balance.
3. Payments shall be applied first to any unpaid FINANCE CHARGES; then, as to products and services purchased on different dates, the first purchase shall be deemed first paid; as to products and services purchased on the same date, the lowest priced shall be deemed paid first.
4. In the event River Country Co-op takes steps to enforce these terms and/or collect on an account, including, but not limited to litigation, River Country Co-op shall be entitled to collect all costs, fees, and expenses associated with said enforcement and/or collection, including reasonable attorney fees.
5. River Country Co-op may amend the terms of any account with 15 days' notice or with 90 days' notice for changes which are adverse to account holder with respect to outstanding balances, or which alters a permitted additional charge.
6. No provisions of a marital property agreement, a unilateral statement under Section 766.59, or a court decree under Section 766.70, adversely affects the interest of River Country Co-op unless River Country Co-op, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree, or has knowledge of the adverse provision when the obligation to River Country Co-op is incurred. Any married person receiving credit on an individual account agrees the credit extended and charges incurred thereunder are in the interest of the marriage and/or family.
7. River Country Co-op expressly reserves the right to discontinue or suspend credit on any account at any time. River Country Co-op may terminate this account at any time upon written notice and declare the entire outstanding balance due and payable.
8. Unless otherwise agreed by River Country Co-op, all charges on account for fuel must be paid in full prior to the next fuel delivery.
9. Any account holder with an account balance past 60 days agrees to have the cash portion of any River Country Co-op dividend check applied to their outstanding account balance.
10. All agronomy purchases must have pre-approved credit, letter of financing, or be prepaid prior to delivery.
11. Any account balance past 60 days shall be deducted from any payment due to account holder from River Country for the purchase of any commodity.
12. To secure full payment and performance of all obligations and indebtedness, account holder grants River Country Co-op a security interest under the Uniform Commercial Code in and to all products purchased under account. Additionally, River Country Co-op holds a security interest and first lien position on all capitol stock or equities in the Co-op that is held by any patron or account holder pursuant to this agreement and the terms and conditions of River Country Co-op's Articles and Bylaws for any amounts on account due and owing on account.

YOUR RIGHTS TO DISPUTE BILLING ERRORS

If you think your bill is wrong, or if you need more information about a transaction on your bill write us on a separate sheet at the address listed on your bill. In order to protect your rights, we must receive your letter no later than 60 days after we sent you the first bill on which the error or problem appeared. You can telephone us, but doing so will not preserve your rights. In your letter, provide us with the following information:

- Your name and your account number;
- The dollar amount of the suspected error;
- Describe the error and explain, if you can, why you believe there is an error. If you need more information, describe the item you are unsure about.

YOUR RIGHTS AND OUR RESPONSIBILITIES AFTER WE RECEIVE YOUR WRITTEN NOTICE

We must acknowledge your letter within 30 days, unless we have corrected the error by then. Within 90 days, we must either correct the error or explain why we believe the bill was correct.

After we receive your letter, we cannot try to collect any amount you question or report you as delinquent. We can continue to bill you for the amount in question, including finance charges, and we can apply any unpaid amount against your credit limit. You do not have to pay any questioned amount while we are investigating, but you are still obligated to pay the parts of your bill that are not in question.

If we find that we made a mistake on your bill, you will not have to pay any finance charges related to any questioned amount. If we did not make a mistake, you may have to pay finance charges, and you will have to make up any missed payments on the questioned amount. In either case, we will send you a statement of the amount you owe and the date that it is due.

If you fail to pay the amount that we think you owe, we may report you as delinquent. However, if our explanation does not satisfy you and you write us within 10 days telling us that you still refuse to pay, we must tell anyone we report you to that you have a question about your bill. And, we must tell you the name of anyone we report you to. We must tell anyone we report you to that the matter has been settled between us when it finally is.

RiverCountry
CO-OP

800-521-2021
(Owen)

800-828-9395
(Chippewa Falls)

WWW.RIVERCOUNTRYCOOP.COM

**Membership
& Credit**

CONSUMER CREDIT APPLICATION

**AGRONOMY
GRAIN
FEED
RETAIL
AUTO & PARTS
ENERGY
HOSPITALITY**

RiverCountry
CO-OP

**SERVING ALL YOUR NEEDS
SINCE 1948**



RIVER COUNTRY CO-OP CONSUMER CREDIT APPLICATION

MAIL or FAX completed application (Attn: Credit Manager) to: PO Box 250, Owen, WI 54460 – Fax: 715-229-2985

APPLY ONLINE: www.rivercountrycoop.com/credit

Applicant Name: _____
(First) (Middle Initial) (Last)

Applicant Marital Status: Married Single

Co-Applicant / Spouse Name: _____ Relationship To Applicant: _____

(If Applicable)

Delivery Address: _____ City: _____ State: _____ Zip: _____

Billing Address (if different): _____ City: _____ State: _____ Zip: _____

How long at present address: _____ Own Rent Home Phone: _____ Fax: _____

E-mail Address: _____ Cell Phone: _____

I would like to have my monthly statement emailed to me at the email address provided above. I will not receive a mailed statement.

Previous Address: _____
(If less than two years at present address)

Nearest relative not living with you: _____

Address: _____ Phone: _____

Landlord's Name: _____ Phone: _____

CREDIT INFORMATION

Applicant No. 1

Applicant No. 2

Date of Birth: _____

Date of Birth: _____

Social Security No.: _____

Social Security No.: _____

Employment: _____

Employment: _____

Job Title / Position Held: _____

Job Title / Position Held: _____

Monthly Gross Income: _____

Monthly Gross Income: _____

How Long: _____

How Long: _____

Work Phone: _____

Work Phone: _____

Yes, I am an agricultural producer

PRODUCTS & SERVICES NEEDED

Diesel Gasoline L.P. Gas (Owned OR Lease Oil Heat (No. 1 OR No. 2 Agronomy Feed

Requested Credit Limit: \$ _____

Everything on this application is correct to the best of my knowledge. I understand the River Country Coop will retain this application whether or not it is approved. River Country Coop is authorized to check my credit and employment history. By signing this application I agree to the "General Account Terms" printed on back of this application.

Signature: _____ Date: _____

Signature: _____ Date: _____

PROVIDE A WISCONSIN SALES TAX EXEMPTION FORM IF APPLICABLE.

***PROVIDE W-9 IF YOU ARE SELLING GRAIN.**

REVISED APRIL 2020