

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.

PERSONAL GUARANTY

The undersigned, _____ (individually or collectively, the "**Guarantor**"), in consideration of **River Country Co-op ("River Country")** extending credit at my request to _____ ("**Company**") hereby irrevocably, unconditionally, absolutely, jointly and severally, guarantees unto River Country due and prompt payment of all obligations of Company to River Country. River Country may proceed immediately against Company and/or Guarantor to enforce any of River Country's rights or remedies at law or in equity against Company pursuant for obligations due and owing without notice to or demand upon either Company or Guarantor. This guaranty shall not be released, modified or affected by any failure or delay by River Country to enforce any of its rights or remedies against Company, or to otherwise pursue remedies available to River Country at law or in equity. Guarantor acknowledges and agrees that such Guarantor's obligations to River Country under this guaranty are separate and distinct from Company's obligations to River Country. A separate action may, at River Country's option, be brought and prosecuted against Guarantor, whether or not Company is joined in any action, and Guarantor may be joined in any action or proceeding commenced by River Country against Company. This guaranty binds Guarantor's personal representatives, heirs, successors and assigns and shall inure to the benefit of River Country and River Country's successors and assigns. In addition to the amounts guaranteed, Guarantor agrees to indemnify, defend, protect and hold harmless River Country from and against all liabilities, losses, costs and expenses (including, without limitation, reasonable attorneys' fees and costs together with all costs incurred in collecting any judgement) which may be suffered or incurred by River Country in enforcing or compromising any rights under this Guaranty or in enforcing or compromising the performance of Company's obligations.

Date: _____

GUARANTOR:

Printed Name: _____

Signature: _____

Home Address: _____

City: _____ State: ____ Zip: _____

SS#: _____ - _____ - _____

Printed Name: _____

Signature: _____

Home Address: _____

City: _____ State: ____ Zip: _____

SS#: _____ - _____ - _____

800-521-2021
(Owen)

800-828-9395
(Chippewa Falls)

WWW.RIVERCOUNTRYCOOP.COM

Membership & Credit

COMMERCIAL CREDIT APPLICATION

AGRONOMY

GRAIN

FEED

RETAIL

AUTO & PARTS

ENERGY

HOSPITALITY

RiverCountry
CO-OP

SERVING ALL YOUR NEEDS
SINCE 1948



RIVER COUNTRY CO-OP COMMERCIAL CREDIT APPLICATION

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

Applicant Name: _____
Trade Name: _____
Delivery Address: _____ City: _____ State: _____ Zip: _____
Billing Address (if different): _____ City: _____ State: _____ Zip: _____
Type of Business: _____ Federal I.D. #: _____

State I.D. #: _____ Years in Business: _____
Business Phone #: _____ Fax: _____
Cell Phone #: _____ E-mail Address: _____

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

TYPE OF ORGANIZATION: Corporation Limited Liability Partnership (LLP)
 Partnership Non-Profit
 Limited Liability Co. (LLC) Other _____

PRIMARY OFFICERS, OWNERS, OR PARTNERS

Name: _____ Title: _____
Name: _____ Title: _____

BANK ACCOUNT

Bank: _____ Address: _____
Account #: _____ Phone #: _____ Contact Person: _____

CREDIT REFERENCES

Business: _____ Address: _____
Phone #: _____ FAX #: _____ Years Doing Business With: _____ Contact Person: _____
Business: _____ Address: _____
Phone #: _____ FAX #: _____ Years Doing Business With: _____ Contact Person: _____

PRODUCTS & SERVICES NEEDED

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

Requested Credit Limit: \$ _____

Everything on this application is correct to the best of my knowledge. I understand the River Country Co-op will retain this application whether or not it is approved. River Country Co-op 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: _____
Print Name: _____ Print Name: _____

PROVIDE A WISCONSIN SALES TAX EXEMPTION FORM IF APPLICABLE TO YOUR BUSINESS.

***W-9 FORM MUST BE COMPLETED FOR APPLICATION TO BE PROCESSED.**

***NEED TO COMPLETE PERSONAL GUARANTEE ON OTHER SIDE.**