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OFFICE USE ONLY	
STATUS	_____
ACCT #	_____
DATE	_____
PROCESSED BY	_____

CREDIT APPLICATION – PERSONAL/INDIVIDUAL (Please Print)

PRIMARY APPLICANT

Name _____ Homeowner Landlord Renter

Mailing Address _____ Years at Address _____
 Street Address City State Zip Code

Delivery Address _____
 (if different than mailing) Street Address City State Zip Code

Previous Address _____ Years at Address _____
 (If less than one year) Street Address City State

Primary Phone (____) _____ - _____ Secondary Phone (____) _____ - _____ Date of Birth ____/____/____

Social Security# ____ - ____ - ____ Email _____

Present Employer _____ Years There _____ Work Phone (____) _____ - _____

SPOUSE / CO-APPLICANT

Name _____

Address (if different) _____
 Street Address City State Zip Code

Primary Phone (____) _____ - _____ Secondary Phone (____) _____ - _____ Date of Birth ____/____/____

Social Security# ____ - ____ - ____ Email _____

Present Employer _____ Years There _____ Work Phone (____) _____ - _____

PLEASE INDICATE PRODUCTS AND SERVICES YOU INTEND TO USE

Bulk Delivered products

- Agronomy: Fertilizer Chemicals Seed Grain
Propane: Customer Owned Lease with Country Visions
Refined Fuels: Diesel Gasoline Lube Oil DEF

Retail locations – Convenience & Country Stores

- Branch Brillion De Pere
 Manitowoc Mishicot New London
 Reedsville Sheboygan Falls Valders

MOST RECENT FUEL/PROPANE SUPPLIER _____

Missing, incomplete, or unclear information will delay application processing.

***Signature of Primary Applicant:**

***Signature of Spouse, Co-Applicant, or Member:**

Date _____

Date _____

*By signing above I have read, fully understand, and agree to, credit agreement as described on page two of this application.

Country Visions Cooperative Credit Agreement Terms and Disclosures

With signature on page one of this application I agree that the following terms will govern purchases made or authorized by me that are charged to any account I may have with Country Visions Cooperative:

1. A completed application approved by the credit department is required before purchases can be made to my account.
2. The cooperative is authorized to investigate my credit record and references in its review and approval process.
3. Terms of Payment: Purchases made during one month are due in full on or before the 25th day of the month following purchase. A FINANCE CHARGE OF 1.5% (18% APR) will be applied to that part of the balance resulting from purchases made during a calendar month but not paid before the 25th day of the following month plus any previous unpaid balance. Payments and credits received will be applied to finance charges first followed by the oldest amount owed.
4. Credit card payment(s) accepted for prepay or received on account will be assessed a convenience fee.
5. A return check charge of forty-five dollars (\$45.00) will be assessed against any NSF checks. A return EFT charge of forty-five dollars (\$45.00) will be assessed on NSF Electronic Fund Transfers.
6. Country Visions Cooperative may contact me via telephone and/or text message at any number associated with my account, including cellular/wireless telephone numbers, and email correspondence using any email address provided to us.
7. A past due balance may prohibit any further charges on the account but shall not affect my obligation to pay any existing balance. Country Visions reserves the right to stop credit sales immediately for adverse experience with my account. Patrons with balances over 60 days past due may be placed on a CASH ONLY basis.
8. In the event Country Visions Cooperative initiates collection proceedings to collect the amount due on my account, all costs of collection and reasonable attorneys' and court fees incurred in order to collect the amount due shall be added to the amount due and paid by me unless prohibited by law. This agreement applies to all unpaid charges incurred prior to the date of this agreement and all future charges. Third party representative(s) may contact me by telephone at any telephone number associated with my account, including cellular/wireless telephone numbers. Third party representative(s) may also contact me by sending text messages or emails using any non-work email address provided.
9. Facsimile or electronic copies of signatures shall be deemed original signatures for all purposes related to the agreement. In addition, an electronic signature shall have the same force and effect as a handwritten signature.
10. We are authorized to file an agricultural lien as allowable by state law(s).

FOR MARRIED WISCONSIN RESIDENT APPLYING FOR INDIVIDUAL ACCOUNT

11. Effective January 1986, the Wisconsin Marital Property Act governs the property rights of married persons in Wisconsin. Pursuant to Sec. 766.55 (2) (b), Wis. Stats, obligations incurred by a spouse in the interest of the marriage or the family under and open-end contract plan may be satisfied from all marital property of spouse, including the income of both spouses, and from the property of the incurring spouse that is not marital property.
12. No provisions of a marital property agreement, a unilateral statement under 766.59 Wis. Stats. or a court decree under Sec. 766.70 Wis Stats. adversely affects the interest of the undersigned creditor unless creditor, prior to the time the credit is granted, is furnished a copy of the agreement, statement or decree or has actual knowledge of the adverse provision when the obligation to said creditor incurred.

IF A PARTNERSHIP OR CORPORATION OR BUSINESS PARTNERSHIP

13. I hereby agree to bind myself to pay you on demand and sum which may become due to you by the Company whenever the Company shall fail to pay the same. It is understood that this guaranty shall be a continuing and irrevocable guaranty and indemnify for such indebtedness to the Company. I do hereby waive notice of default, non-payment and notice thereof and consent to any modification or renewal of the credit agreement hereby guaranteed.

1099 PATRONAGE NOTICE

I consent, with completed Form W9 presented, to take any qualified written notices of patronage allocations issued from Country Visions Cooperative, with respect to all patronage of the distributee, with the association occurring during the current and all subsequent taxable years of the association, into account at their stated dollar amounts, for income tax purposes, in the year in which any such qualified written notices of allocations are received by the distributee. Country Visions Cooperative, pursuant to its articles of Incorporation, and By-Laws, has security interest if a first lien on the capital stock and equities of the cooperative held by any person for any debt due by that patron.